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 ended September 30, 2021. 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 three business areas viz. card operations, distribution of travellers' cheques 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 September 30, 2021	
Particulars	**RWA***	**Min. Cap. Req.****
Credit Risk		
- Portfolio subject to Standardized Approach	48,087,493	5,229,514
Market Risk		
- Interest Rate Risk	1,644,825	178,875
- Foreign Exchange Risk	1,687,500	183,516
Operational Risk		
- Basic Indicator Approach	31,546,122	3,430,641
Total	82,965,940	9,022,546

** RWA = Risk Weighted Assets.*
*** Min. Cap. Req. = Minimum Capital Requirement (including capital conservation buffer) at 10.875% of RWA.*

Capital Adequacy Ratio	**As at September 30, 2021**
Common Equity Tier I Ratio	19.55%
Tier I Ratio	19.55%
Total Capital Ratio	31.32%

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. 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 Bank holds provisions as at 30th September 2021 against the potential impact of COVID-19 based on the information available at this point in 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 September 30, 2021 **(Amount Rs.'000)**

	Fund Based	Non-fund Based	Total
Domestic			
Investments	-	-	-
Advances:	-	-	-
Mining and Quarrying	**59,597**	-	**59,597**
Coal	5,000	-	5,000
Others	54,597	-	54,597
Food Processing	**452,361**	-	**452,361**
Sugar	4,055	-	4,055
Edible Oils and Vanaspati	21,611	-	21,611
Tea	1,780	-	1,780
Coffee	20,000	-	20,000
Others	404,915	-	404,915
Beverages (excluding Tea & Coffee) and Tobacco	**129,800**	-	**129,800**
Tobacco and tobacco products	350	-	350
Others	129,450	-	129,450
Textiles	**398,951**	-	**398,951**
Cotton	130,745	-	130,745
Jute	4,429	-	4,429
Man-made	0	-	0
Others	263,777	-	263,777
Leather and Leather products	**54,899**	-	**54,899**
Leather and Leather products	54,899	-	54,899
Wood and Wood Products	**53,877**	-	**53,877**
Wood and Wood Products	53,877	-	53,877
Paper and Paper Products	**57,296**	-	**57,296**
Paper and Paper Products	57,296	-	57,296
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**43,907**	**-**	**43,907**
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	43,907	-	43,907
Chemicals and Chemical Products (Dyes, Paints, etc.)	**1,371,300**	**-**	**1,371,300**
Fertilizers	68,017	-	68,017
Drugs and Pharmaceuticals	614,321	-	614,321
Petro-chemicals (excluding under Infrastructure)	1,084	-	1,084
Others	687,878	-	687,878
Rubber, Plastic and their Products	**205,029**	**-**	**205,029**
Rubber, Plastic and their Products	205,029	-	205,029

Glass & Glassware	**47,525**	**-**	**47,525**
Glass & Glassware	47,525	-	47,525
Cement and Cement Products	**124,578**	**-**	**124,578**
Cement and Cement Products	124,578	-	124,578
Basic Metal and Metal Products	**336,295**	**-**	**336,295**
Iron and Steel	140,352	-	140,352
Other Metal and Metal Products	195,943	-	195,943
All Engineering	**1,848,351**	**-**	**1,848,351**
Electronics	620,698	-	620,698
Others	1,227,653	-	1,227,653
Vehicles, Vehicle Parts and Transport Equipment's	**447,318**	**-**	**447,318**
Vehicles, Vehicle Parts and Transport Equipment's	447,318	-	447,318
Gems and Jewellery	**45,829**	**-**	**45,829**
Gems and Jewellery	45,829	-	45,829
Construction	**213,098**	**-**	**213,098**
Construction	213,098	-	213,098
Infrastructure	**29,042**	**-**	**29,042**
Energy	27,317	-	27,317
Gas Pipelines	-	-	-
Water supply pipelines	1,725	-	1,725
Other Industries	**1,249,660**	**-**	**1,249,660**
Other Industries	1,249,660	-	1,249,660
Service	**10,828,010**	**-**	**10,828,010**
Transport Operators	121,226	-	121,226
Computer Software	2,784,926	-	2,784,926
Tourism, Hotel and Restaurants	1,492,494	-	1,492,494
Professional Services	1,349,378	-	1,349,378
Commercial Real Estate	112,191	-	112,191
NBFCs	71,521	-	71,521
Bank's	1,277,262	-	1,277,262
Other Services	3,619,012	-	3,619,012
Trade	**1,611,259**	-	**1,611,259**
Wholesale Trade (other than Food Procurement)	424,930	-	424,930
Retail Trade	1,186,329	-	1,186,329
Personal Loans	**200,154,833**	-	**200,154,833**
Credit Card and Staff Loan	200,154,833	-	200,154,833
Total	**219,762,815**	-	**219,762,815**

(b) Maturity pattern of total assets:

As at September 30, 2021 **(Amount Rs.'000)**

	Cash and Balances with RBI	Balances with Banks	Investments	Advances (Net)	Fixed Assets	Other Assets	Total
1 – 14 days	372,546	1,178,617	25,825,395	8,584,845	-	1,328,578	37,289,981
15 – 30 days	119,594	515	447,964	9,811,252	-	701,825	11,081,150
31 days – 2 months	50,005	215	187,303	1,958,583	-	114,575	2,310,681
2 months – 3 months	19,874	86	74,444	1,094,032	-	-	1,188,436
3 months – 6 months	241,029	1,038	902,822	2,364,047	-	-	3,508,936
6 months – 1 year	235,116	1,012	880,672	1,860,551	-	-	2,977,351
1 year – 3 years	487,700	2,100	1,826,777	5,123,339	-	133,536	7,573,452
3 years – 5 years	611,924	2,636	2,292,075	2,144,145	-	470,293	5,521,073
Over 5 years	17,909	77	67,080	266,373	2,326,083	695,620	3,373,142
TOTAL	**2,155,697**	**1,186,296**	**32,504,532**	**33,207,167**	**2,326,083**	**3,444,427**	**74,824,202**

(c) Amount of NPAs (Gross) - Total

(Amount Rs.'000)

Non performing asset category	**As at September 30, 2021**
Sub standard	1,168,360
Doubtful	391,434
Loss	-
Total	**1,559,794**

(d) Net NPAs

(Amount Rs.'000)

Net Non performing asset category	**As at September 30, 2021**
Sub- Standard	218,975
Doubtful	-
Loss	-
Total	**218,975**

(e) NPA Ratios

(Amount Rs.'000)

Particulars	**As at September 30, 2021**
Gross NPA as a ratio to gross advances	4.51%
Net NPAs to net advances	0.66%

(f) Movement of Gross NPAs

(Amount Rs.'000)

Particulars	**For the six-months ended September 30, 2021**
Opening Balance **(As at April 1, 2021)**	2,533,102
Additions during the period	3,097,766
Reductions during the period	4,071,074
Closing Balance **(As at September 30, 2021)**	**1,559,794**

(g) Movement of Provisions for NPAs #

(Amount Rs.'000)

Particulars	**For the six-months ended September 30, 2021**
Opening balance **(As at April 1, 2021)**	2,125,526
Provisions made during the period	2,544,417
Reductions made during the period due to write-off, upgradation and recoveries	3,329,124
Any other Adjustments, including transfer between provisions	-
Write-back of excess provisions	-
Closing balance **(As at September 30, 2021)**	**1,340,819**

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 six-months ended September 30, 2021**
Write offs	1,661,621
Recoveries	417,442

(i) Movement of Provisions for Standard Assets*

(Amount Rs.'000)

Particulars	**For the six-months ended September 30, 2021**
Opening balance **(As at April 1, 2021)**	781,882
Provisions made during the period	-
Write-back of excess provisions	1,422
Closing balance **(As at September 30, 2021)**	**783,304**

* 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 47,164 ('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 September 30, 2021 **(Amount Rs. '000)**

Particulars	Gross NPA	Provision towards NPA	NPA Write offs	Provision for Standard Assets*
Mining and Quarrying	**-**	**-**	**-**	**443**
Coal	-	-	-	-
Others	-	-	-	443
Food Processing	**188**	**187**	**-**	**3,063**
Sugar	54	54	-	1
Edible Oils and Vanaspati	-	-	-	54
Tea	-	-	-	5
Coffee	-	-	-	14
Others	134	133	-	2,989
Beverages (excluding Tea & Coffee) and Tobacco	**9,781**	**7,828**	**-**	**859**
Tobacco and tobacco products	-	-	-	-
Others	9,781	7,828	-	859
Textiles	**2,581**	**2,340**	**5**	**915**
Cotton	416	334	-	303
Jute	2	2	-	9
Man-made	-	-	-	-
Others	2,163	2,004	5	603
Leather and Leather products	**2,210**	**1,667**	**113**	**69**
Leather and Leather products	2,210	1,667	113	69
Wood and Wood Products	**780**	**780**	**-**	**196**
Wood and Wood Products	780	780	-	196
Paper and Paper Products	**-**	**-**	**-**	**77**
Paper and Paper Products	-	-	-	77
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**208**	**157**	**-**	**31**
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	208	157	-	31
Chemicals and Chemical Products (Dyes, Paints, etc.)	**37,167**	**29,024**	**207**	**3,973**
Fertilizers	-	-	-	212
Drugs and Pharmaceuticals	27,225	21,331	27	1,817
Petro-chemicals (excluding under Infrastructure)	-	-	-	20
Others	9,942	7,693	180	1,923
Rubber, Plastic and their Products	**9**	**9**	**340**	**345**
Rubber, Plastic and their Products	9	9	340	345
Glass & Glassware	**38**	**38**	**-**	**63**
Glass & Glassware	38	38	-	63

Cement and Cement Products	**-**	**-**	**-**	**33**
Cement and Cement Products	-	-	-	33
Basic Metal and Metal Products	**1,165**	**884**	**6**	**1,067**
Iron and Steel	1,143	863	-	520
Other Metal and Metal Products	22	21	6	547
All Engineering	**83,497**	**64,073**	**938**	**10,437**
Electronics	65,457	49,929	512	8,077
Others	18,040	14,144	426	2,360
Vehicles, Vehicle Parts and Transport Equipment's	**21,695**	**16,360**	**229**	**860**
Vehicles, Vehicle Parts and Transport Equipment's	21,695	16,360	229	860
Gems and Jewellery	**310**	**233**	**-**	**33**
Gems and Jewellery	310	233	-	33
Construction	**1,828**	**1,454**	**1**	**532**
Construction	1,828	1,454	1	531
Infrastructure	**38**	**29**	**-**	**63**
Private Sector	-	-	-	51
Private Sector	38	29	-	6
Gas Pipelines	-	-	-	-
Water supply pipelines	-	-	-	6
Other Industries	**7,212**	**6,175**	**5,308**	**1,888**
Other Industries	7,212	6,175	5,308	1,888
Services	**281,862**	**227,074**	**93,934**	**27,594**
Transport Operators	4,257	4,093	3,181	607
Computer Software	39,215	31,214	4,575	7,143
Tourism, Hotel and Restaurants	14,645	12,947	4,432	6,695
Professional Services	127,737	97,082	73,913	4,477
Commercial Real Estate	990	930	-	514
NBFCs	33	33	-	144
Bank's	6	6	-	18
Other Services	94,979	80,769	7,833	7,996
Trade	**27,753**	**27,018**	**54,354**	**7,252**
Wholesale Trade (other than Food Procurement)	18,106	17,489	2,642	1,643
Retail Trade	9,647	9,529	51,712	5,609
Retail Loans	**1,081,472**	**955,489**	**1,417,807**	**140,476**
Credit Card Receivables	1,081,472	955,489	1,417,807	140,476
Additional Provision towards COVID impacts	**-**	**-**	**-**	**583,036**
Additional Provision towards COVID impacts	-	-	-	583,036
Total	**1,559,794**	**1,340,819**	**1,573,242**	**783,304**

* 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 47,164 ('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 125%, 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:

(Amount Rs.'000)

Risk Weight Applied*	**As at September 30, 2021**
Below 100 % risk weight	36,681,802
100 % risk weight	5,154,240
More than 100 % risk weight	32,591,938
Deducted (in computation of Net Owned Funds)	-

* Net of provisions and collaterals

5. Credit Risk Mitigation: Disclosures for Standardized Approach

The Bank's advances arise from its card operations and there are normally no collaterals for these lending. However, in few cases, to mitigate credit risk, the Bank uses Bank Guarantees and Institutional deposits from customers as collaterals.

Quantitative Disclosure:

(Amount Rs.'000)

Particulars	**As at September 30, 2021**
Exposure covered by Bank Guarantees	217,537
Exposure covered primarily by Institutional Deposits	963,731

6. Securitization : Disclosure for Standardized Approach

The Bank does not have any securitization exposure.

7. Market Risk in Trading Book

The Bank does not engage in any trading but maintains a portfolio of high quality liquid assets in the form of investments which are limited to GOI Treasury Bills to meet the Statutory Liquidity Ratio (SLR) and Liquidity Coverage Ratio (LCR) requirements. These investments are held under the Available for

Sale (AFS) category and do not carry any credit risk. Foreign exchange risk in the banking book is limited and is generated on account of foreign currency denominated exposures in the balance sheet.

The general market risk capital charge towards interest rate risk and foreign exchange risk is provided as per the extant RBI guidelines, using the Standardized Duration Approach. The market risk management architecture is similar to interest rate risk and has been outlined in subsequent sections.

Capital Requirements

(Amount Rs.'000)

	As at September 30, 2021
Interest rate Risk	178,875
Equity position risk	-
Foreign exchange risk	183,516

8. Operational Risk

Operational Risk is defined as the risk of not achieving business objective due to inadequate or failed processes, people or information systems, or to the external environment, including failures to comply with laws and regulations. It includes legal risk, but does not include strategic and reputation risks.

The Bank has in place an Operational Risk Management Policy framework that defines the key elements of Operational Risk Management. The Operational Risk Management framework defines governance principles, globally accepted risk assessment methodologies and processes for capturing and analyzing Operational Risk events and exposures. Internal and external drivers shape the framework, including regulatory requirements and market pressures. The framework and its supporting programs are designed to be adaptable to address emerging risks and external influences as they develop.

The Bank has adopted the Basic Indicator Approach (BIA) for measuring the capital requirements for Operational Risk

9. Interest Rate Risk in the Banking Book (IRRBB)

Interest Rate Risk in the banking book is defined as the risk to earnings or risk to the value of assets or liabilities resulting from changes in interest rates. Interest rate risk is primarily generated by funding card member receivables and investments with different tenure of borrowings and deposits. These assets and liabilities generally do not create naturally off-setting positions with respect to re-pricing or maturity characteristics which may lead to changes in the Bank's earnings, net interest income and economic value.

The Bank incurs and accepts Interest rate risk exposure as a necessary accompaniment to its business model, in the regular course of offering its products and services. It does not actively seek to create Interest rate risk exposure in excess of that is incurred through its business model. The Bank's objective is to identify and manage interest rate risk exposures in the context of its overall business model while supporting sustainable earnings growth. This is accomplished by identifying, measuring and reporting such exposures on a monthly basis and managing the same within predefined Board limits.

The Bank measures IRRBB from two separate, but complimentary perspectives i.e. earnings at Risk (EaR) and economic value of equity (EVE). EaR measures the level of the Bank's exposure to interest rate risk in terms of sensitivity of its Net Interest Income (NII) to interest rate movements over a time horizon of 1 year. EVE measures the level of the Bank's exposure to interest rate risk in terms of sensitivity of its market value of equity to interest rate movements using the Duration gap approach. Ear is monitored assuming a 100 bps parallel shift in yield curve, while EVE is measured for a 200 bps parallel shift in yield curve. The Bank also undertakes periodic stress testing to keep the management informed of the potential impacts of extremely adverse interest rate movements.

Liquidity and Funding Risk

The Bank incurs and accepts liquidity and funding risk through its established business model and through the normal course of offering its products and services. The Bank has established clear objectives for its funding and liquidity management activities and maintains processes to ensure that its liquidity profile continuously remains consistent and compliant with those objectives. The objectives (which also define the liquidity/funding risk tolerance) include, but are not limited to:

- The maintenance of a diversified set of on and off-balance sheet funding sources that utilizes a prudent amount of short-term funding liabilities.
- The maintenance of a cushion of high quality, unencumbered liquid assets to be held against identified funding requirements under stress (as prescribed by the regulator) for a liquidity risk survival horizon of 30 Days.
- The projection of cash inflows and outflows from a variety of sources under various stress scenarios.
- The capacity to conduct a range of hypothetical analyses of changes to funding requirements under stress scenarios.
- A framework for the ongoing identification, measurement, management, and monitoring of liquidity requirements
- Development of a robust Contingency Funding Plan

Liquidity Risk at the Bank is measured using the flow and stock approach. Flow approach involves comprehensive tracking of cash flow mismatches, while stock approach involves measurement of critical ratios in respect of liquidity risk. Additionally, the Bank has a Board approved liquidity stress test framework and maintains a Contingency Funding Plan in the event a material funding or liquidity crisis occurs. The Bank also has a mechanism in place to monitor Intraday liquidity risk.
General principles and the overall framework for managing market risk, interest rate risk, liquidity and funding risk are defined in the Bank's Policies.

Interest Rate Risk, liquidity and funding risk is managed and monitored by the India Country Asset Liability Management Committee (ALCO) of the Bank which is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives. The India Risk Management Committee (India RMC) also oversees and monitors interest rate risk, liquidity and funding risk as part of its enterprise wide risk related responsibilities and reports into the Board of the Bank.

Quantitative Disclosure

Impact on earnings and economic value of capital:

As at September 30, 2021

(Amount Rs.'000)

	Impact of increase in interest rates by 100 bps	Impact of decrease in interest rates by 100 bps
Earnings perspective	68,791	(68,791)
	Impact of increase in interest rates by 200 bps	**Impact of decrease in interest rates by 200 bps**
Economic value perspective	(298,271)	298,271

10. General Disclosure for Exposures Related to Counterparty Credit Risk:
Not Applicable

11. Composition of Capital

(Amount Rs.'000)

	Composition of Capital	**As at September 30,2021**	**Ref No.**
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)/Head office funds	22,153,299	a
2	Retained earnings / Reserves & Surplus	487,057	B
3	Accumulated other comprehensive income (and other reserves)	(6,421,992)	E
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**	16,218,364	
	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)	-	
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	

Composition of Capital		**As at September 30,2021**	**Ref No.**
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-in 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)	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
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-Basel III Treatment	-	
	of which: [INSERT TYPE OF ADJUSTMENT]	-	
	For example: filtering out of unrealized losses on AFS debt securities (not relevant in Indian context)	-	

	Composition of Capital	As at September 30,2021	Ref No.
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 Tier1**	-	
29	**Common Equity Tier 1 capital (CET1)**	16,218,364	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (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	-	
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	-	
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	-	

	Composition of Capital	As at September 30,2021	Ref No.
44	Additional Tier 1 capital (AT1)	-	
44a	Additional Tier 1 capital reckoned for capital adequacy	-	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	16,218,364	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus – Sub-ordinated debt	9,168,780	c
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:	601,567	
	General Provisions	601,093	d
	Investment Fluctuation Reserve	474	b
51	Tier 2 capital before regulatory adjustments	9,770,347	
	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 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 subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	

	Composition of Capital	**As at September 30,2021**	**Ref No.**
58	**Tier 2 capital (T2)**	9,770,347	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	25,988,711	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment		
60	Total risk weighted assets (60a + 60b + 60c)	**82,965,940**	
60a	of which: total credit risk weighted assets	48,087,493	
60b	of which: total market risk weighted assets	3,332,325	
60c	of which: total operational risk weighted assets	31,546,122	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.55%	
62	Tier 1 (as a percentage of risk weighted assets)	19.55%	
63	Total capital (as a percentage of risk weighted assets)	31.32%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.38%	
65	of which: capital conservation buffer requirement	1.88%	
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)	14.05%	
	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			

	Composition of Capital	**As at September 30,2021**	**Ref No.**
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	846,169	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	601,093	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2018 and March 31, 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Notes to Template

(Amount Rs.'000)

Row No. of the template	Particular	As at September 30, 2021
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
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	601,093
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	474
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	**601,567**

12. Composition of Capital – Reconciliation requirements:

	Step - I		**Amount in '000**
		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**
		As on September 30, 2021	**As on September 30, 2021**
A	**Capital & Liabilities**		
I	Paid-up Capital	22,153,299	22,153,299
	Reserves & Surplus	487,531	487,531
	Minority Interest	-	-
	Total Capital & Reserves	22,640,830	22,640,830

II	Deposits	27,161,016	27,161,016
	of which: Deposits from banks	-	-
	of which: Customer deposits	27,161,016	27,161,016
	of which: Other deposits (pl. specify)	-	-
III	Borrowings	16,006,044	16,006,044
	of which: From RBI	-	-
	of which: From banks	724,744	724,744
	of which: From other institutions & agencies	-	-
	of which: Others (pl. specify)	-	-
	of which: Capital instruments	15,281,300	15,281,300
IV	Other liabilities & provisions	15,438,304	15,438,304
	Total	**81,246,194**	**81,246,194**
B	**Assets**		
I	Cash and balances with Reserve Bank of India	2,155,697	2,155,697
	Balance with banks and money at call and short notice	1,186,296	1,186,296
II	Investments:	32,504,532	32,504,532
	of which: Government securities	32,504,532	32,504,532
	of which: Other approved securities	-	-
	of which: Shares	-	-
	of which: Debentures & Bonds	-	-
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-
III	Loans and advances	33,207,167	33,207,167
	of which: Loans and advances to banks	4,413	4,413
	of which: Loans and advances to customers	33,202,754	33,202,754
IV	Fixed assets	2,326,083	2,326,083
V	Other assets	3,444,427	3,444,427
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	-	-
VI	Goodwill on consolidation	-	-
VII	Debit balance in Profit & Loss account	6,421,992	6,421,992
	Total Assets	**81,246,194**	**81,246,194**

	Step - II		**Amount in '000**	
		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**	**Ref**
		As on September 30, 2021	**As on September 30, 2021**	
A	**Capital & Liabilities**			
I	Paid-up Capital	22,153,299	22,153,299	a
	of which: Amount eligible for CET1	22,153,299	22,153,299	
	of which: Amount eligible for AT1	-	-	
	Reserves & Surplus	487,531	487,531	b
	of which: Statutory Reserve	487,057	487,057	
	of which: Investment Fluctuation Reserve	474	474	
	Minority Interest	-	-	
	Total Capital	**22,640,830**	**22,640,830**	
II	Deposits	27,161,016	27,161,016	
	of which: Deposits from banks	-	-	
	of which: Customer deposits	27,161,016	27,161,016	
	of which: Other deposits (pl. specify)	-	-	
III	Borrowings	16,006,044	16,006,044	
	of which: From RBI	-	-	
	of which: From banks	724,744	724,744	
	of which: From other institutions & agencies	-	-	
	of which: Others (pl. specify)	-	-	
	of which: Capital instruments	15,281,300	15,281,300	
	of which: admissible as Tier 2 capital	9,168,780	9,168,780	c
IV	Other liabilities & provisions	15,438,304	15,438,304	
	of which: general provisions included in Tier 2 Capital	601,093	601,093	d
	of which: other liabilities	14,837,211	14,837,211	
	Total	**81,246,194**	**81,246,194**	
B	**Assets**			
I	Cash and balances with Reserve Bank of India	2,155,697	2,155,697	
	Balance with banks and money at call and short notice	1,186,296	1,186,296	
II	Investments	32,504,532	32,504,532	
	of which: Government securities	32,504,532	32,504,532	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-	
III	Loans and advances	33,207,167	33,207,167	

	of which: Loans and advances to banks	4,413	4,413	
	of which: Loans and advances to customers	33,202,754	33,202,754	
IV	Fixed assets	2,326,083	2,326,083	
V	Other assets	3,444,427	3,444,427	
	of which: Goodwill and intangible assets Out of which:	-	-	
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	-	
	Deferred tax assets	-	-	
VI	Goodwill on consolidation	-	-	
VII	Debit balance in Profit & Loss account	6,421,992	6,421,992	e
	of which: Accumulated Losses	5,677,520	5,677,520	
	of which: (Profit)/Loss during the year	744,472	744,472	
	Total Assets	**81,246,194**	**81,246,194**	

	Step – III		**Amount in '000**	
Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part II whichever, applicable)				
Tier 1 & Tier 2 Capital				
		Component of regulatory capital reported by bank	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2**	**Ref**
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	22,153,299	22,153,299	a
2	Statutory Reserves	487,057	487,057	b
3	Accumulated Losses	(6,421,992)	(6,421,992)	e
	Tier 1 capital (1+2+3)	**16,218,364**	**16,218,364**	
4	Investment fluctuation	474	474	b
5	Provisions	601,093	601,093	d
6	Subordinate Debt	15,281,300	15,281,300	
6 a	Of which: admissible as Tier 2 Capital	9,168,780	9,168,780	c
	Tier 2 capital (4+5+6a)	**9,770,347**	**9,770,347**	

13. Disclosures on Main Features of Regulatory Capital Instruments and Full Terms and Conditions

The capital of the bank comprises of interest free funds from Head Office, reserves & surplus, subordinated debt and general provisions on standard assets (including provision for unhedged foreign currency exposure).
Further, the bank has issued below capital instruments forming part of Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency:

As at September 30, 2021				
S.No.	**Items**	**I**	**II**	**III**
1	Issuer	American Express Banking Corp. - India Branch	American Express Banking Corp. - India Branch	American Express Banking Corp. - India Branch
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable	Not Applicable	Not Applicable
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/ group & solo	Solo	Solo	Solo
7	Instrument type	Tier 2 Debt instrument - Head Office Borrowings	Tier 2 Debt instrument - Head Office Borrowings	Tier 2 Debt instrument - Head Office Borrowings

8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	INR 2970 million.	INR 3090.36 million.	INR 3108.42 million.
9	Par value of instrument	INR 4950 million.	INR 5150.60 million.	INR 5180.70 million.
10	Accounting classification	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency
11	Original date of issuance	4-May-18	11-Mar-20	17-Mar-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-May-28	11-Mar-26	17-Mar-27
14	Issuer call subject to prior supervisory approval	Yes (as per current guidelines RBI approval is required)	Yes (as per current guidelines RBI approval is required)	Yes (as per current guidelines RBI approval is required)

15	Optional call date, contingent call dates and redemption amount	After completion of 5 years from the Issuance date (i.e. 04-May-2023), with a prior notice of 90 days to the Lender. The Bank has decided to exercise the prepayment option only after 01-May-2025. Tax/Regulatory call event - Not applicable Redemption Price : At par	After completion of 5 years from the Issuance date (11-Mar-2025), with a prior notice of 90 days to the Lender. Tax/Regulatory call event - Not applicable Redemption Price : At par	After completion of 5 years from the Issuance date (17-Mar-2025), with a prior notice of 90 days to the Lender. Tax/Regulatory call event - Not applicable Redemption Price : At par
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable

	Coupons / dividends			
17	Fixed or floating dividend/coupon	Interest Free	Interest Free	Interest Free
18	Coupon rate and any related index	Not Applicable	Not Applicable	Not Applicable
19	Existence of a dividend stopper	Not Applicable	Not Applicable	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable	Not Applicable	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable	Not Applicable	Not Applicable
22	Noncumulative or cumulative	Not Applicable	Not Applicable	Not Applicable
23	Convertible or non-convertible	Not Applicable	Not Applicable	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable

26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	Not Applicable	Not Applicable	Not Applicable
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to the claims of all depositors and general creditors.	Subordinate to the claims of all depositors and general creditors.	Subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable

14. Full Terms and Conditions of Regulatory Capital instruments:

The capital of the bank comprises of interest free funds from Head Office, reserves & surplus, subordinated debt and general provisions on standard assets (including provision for unhedged foreign currency exposure and willful defaulters). The details of issued Tier 2 capital is as above.

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

As at September 30, 2021

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	81,246,194
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)	18,490,007
7	Other adjustments (Debit balance in Profit & Loss Account)	(6,421,992)
8	**Leverage ratio exposure**	**93,314,209**

Leverage Ratio as at September 30, 2021

(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)	81,246,194
2	Asset amounts deducted in determining Basel III Tier 1 capital	(6,421,992)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1, 2 and 2A)	74,824,202
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	184,900,067
18	(Adjustments for conversion to credit equivalent amounts)	(166,410,061)
19	Off-balance sheet items (sum of lines 17 and 18)	18,490,007
Capital and total exposures		
20	Tier 1 capital	16,218,364
21	Total exposures (sum of lines 3, 11, 16 and 19)	**93,314,209**
Leverage ratio		
22	**Basel III leverage ratio**	**17.38%**