Bank of America, N.A. (India Branches)

Basel III Pillar 3 Disclosures

As at June 30, 2019

Bank of America

Contents

Table DF-2: Capital Adequacy

I. Qualitative disclosures

The Bank is required to comply with all applicable laws and regulations in India including guidelines issued by RBI and other relevant regulatory bodies.

The Internal Capital Adequacy Assessment Process ("ICAAP") document assesses the capital adequacy for the Bank and details the process by which this assessment is made based on a reference date and looking forward, over a three-year planning horizon ("ICAAP Planning Horizon").

ICAAP establishes a framework for banks to perform a comprehensive assessment of the risks they face and relate capital to those risks. The capital analysis performed by the Bank is expected to encompass all risks, not just the risks captured by the Basel III Pillar 1 minimum regulatory capital calculation. Successful risk identification and measurement requires having a comprehensive process to quantify measure and aggregate these various risks in order to ensure that the Bank's capital resources are sufficient to cushion volatility in earnings due to unexpected losses.

The authority to develop the ICAAP document is delegated to the Finance department. The Bank's Chief Financial Officer ("CFO") is responsible for the production of ICAAP with inputs from Front Line Units ("Businesses "or "Business"), Independent Risk Management and Control Functions. Enterprise-wide functions, including Enterprise Financial and Strategic (EFAS) Risk and International Capital Management and Advocacy ("ICMA") also review the ICAAP to ensure adequate challenge and consistency with Enterprise practices.

The Bank has established an Internal Capital Guideline ("IGL") and maintains capital levels in excess of this guideline. IGL is set above minimum regulatory requirements to serve as an early warning signal to prompt action and avoid a capital breach.

The ICAAP document is presented to the Asset Liability Committee ("ALCO") and the Local Management Team ("LMT") for final review and approval on an annual basis. The ICAAP is also validated by Corporate Audit periodically, as required under RBI guidelines.

ICAAP is an integral management tool for determining the adequacy of the Bank's capital resources throughout the ICAAP planning horizon. It is also utilized to assess the risks being faced by the Bank and assess the adequacy of BANA India's capital under Baseline as well as Stress Scenarios over the ICAAP Planning Horizon. The ALCO and the LMT are responsible for acting at an early stage to prevent capital from falling below the minimum levels required to support risk characteristics.

Capital Requirements for Pillar 1 risks (i.e. Credit Risk, Market Risk and Operational Risk)

The Bank has adopted Standardized Approach ("SA") for credit risk, Standardized Duration Approach ("SDA") for market risk and Basic Indicator Approach ("BIA") for operational risk for computing its capital requirement.

Under the SA for credit risk, the Bank relies upon the ratings provided by the client which are issued by the external credit rating agencies specified by the RBI for assigning risk weights for capital adequacy purposes under the Basel III guidelines. The risk weights applicable for claims against banks, sovereign, corporate and other Assets are as per the Basel III guidelines. In compiling the credit exposures, the Bank does not reduce cash collateral received if any, against credit exposures as eligible credit mitigants, as permitted by the RBI.

Under the SDA for computing the capital requirement for market risk, the Bank has adopted the "duration" method.

The minimum capital requirement for market risk is computed in terms of:

a. "Specific risk" charge for each security, to protect against an adverse movement in the price of an individual security owing to factors related to the individual issuer.
b. "General market risk charge towards interest rate risk in the portfolio, where long and short positions in different securities or instruments can be offset.

Under the BIA, the Bank holds capital for operational risk equal to 15% of average positive gross annual income for the previous three financial years.

II. Quantitative disclosures

INR mm	30-Jun-19	31-Mar-19
Common Equity Tier 1*	107,162	102,158
Additional Tier 1	-	-
Tier 2	4,225	3,482
Total Capital Funds	**111,387**	**105,640**

*The Bank has capitalized retained earnings of INR 5,000 mm in June 19 and the Common Equity Tier 1 Capital stands augmented to that extent.

Capital requirement and CRAR

INR mm	30-Jun-19	31-Mar-19
Capital requirements for credit risk:		
- Portfolios subject to standardized approach	63,150	37,255
- Securitization exposures	-	-
Capital requirements for market risk:		
Interest rate risk		
- General market risk	13,751	11,353
- Specific risk	1,627	2,004
Equity risk		
- General market risk	-	-
- Specific risk	-	-
Foreign exchange risk (including gold)	1,396	1,396
Capital requirements for operational risk: (Basic indicator approach)	5,244	5,244
Total Capital Requirements	**85,168**	**57,252**
Common Equity Tier I capital ratio	16.83%	23.87%
Tier I capital ratio	16.83%	23.87%
Tier II capital ratio	0.66%	0.81%
Total capital ratio	**17.49%**	**24.68%**

Risk Exposure and Assessment

Risk management is a disciplined approach to identify, analyze, assess and control unacceptable risk to minimize the volatility of financial results, drive sustainable earnings and protect the Bank's brand and reputation. The Bank takes a comprehensive approach to risk management, integrating it with strategic, capital and financial operating plans. Risk management and capital utilization are integral parts of the strategic planning process and are considered throughout the process to align the Business strategies with capital considerations. This holistic approach promotes the risk versus reward analysis needed to make informed strategic and business decisions.

Risk Framework integrates risk management activities in key strategic, capital and financial planning processes, day-to-day business processes and model risk management processes across Businesses.

The front line units have primary responsibility for managing risks inherent in their businesses. The bank employs an effective risk management process, referred to as Identify, Measure, Monitor and Control ("IMMC"), as part of its daily activities.

Some of the risks that the Bank is exposed to are described below:

- Credit risk is the risk of loss arising from the inability or failure of a borrower or counterparty to meet its obligations. BANA India manages credit risk to a borrower or counterparty based on its risk profile, which includes assessing repayment sources, underlying collateral, if any, and the expected effects of the current and forward-looking economic environment on the borrowers or counterparties. Underwriting, credit management and credit risk limits are proactively reassessed as a borrower's or counterparty's risk profile changes.

- Market risk is the risk of loss due to changes in the market values of the Bank's assets and liabilities caused by changing interest rates, currency exchange rates, and security prices. Market risk is inherent in the Bank's operations and arises from both trading and non-trading positions. Trading exposures represent positions taken in a wide range of financial instruments and markets which expose the Bank to various risks, such as interest rate risk, foreign exchange risk, etc. The Bank manages these risks by using trading strategies and other hedging actions which encompass a variety of financial instruments in both the cash and derivatives markets. Key market risk exposures are assessed at both specific and aggregate levels. At the specific level, market risk sensitivities are assessed by evaluating the impact of individual risk factors such as interest rates and foreign exchange. At the aggregate level, market risk is assessed using two key measures, which are Value-at-Risk ("VaR") and Bi-Weekly Maximum Observed Loss ("MoL").

- Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk. Operational losses have remained low.

- Strategic risk is the risk resulting from incorrect assumptions about external or internal factors, inappropriate business plans (e.g., too aggressive, wrong focus, ambiguous); ineffective business strategy execution; or failure to respond in a timely manner to changes in the regulatory, macroeconomic or competitive environments in the geographic locations in which we operate (such as competitor actions, changing customer preferences, product obsolescence and technology developments).

- Liquidity risk is the inability to meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers under a range of economic conditions. The primary objective of liquidity risk management is to ensure that BANA India can meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers with the appropriate funding sources, under a range of economic conditions.BANA India maintains a Branch Liquidity Risk Policy and Contingency Funding Plan for managing its asset and liability position in accordance with the RBI guidelines.

- Reputational risk is the risk that negative perceptions regarding BANA India's conduct or business practices may adversely impact its profitability or operations. Reputational risk may result from many of the bank's activities, including those related to the management of strategic, operational, compliance and credit risks. As a result, the potential impact to the bank's reputation of all our activities and all risks we face is evaluated. Reputational risk may arise from negative perception on the part of key stakeholders (e.g., customers, counterparties, investors, regulators, rating agencies), scrutiny from external parties (e.g., politicians, consumer groups, media organizations) and the ongoing threat of litigation. These reputational risk events could adversely impact the bank's financial standing through an inability to maintain or establish business relationships.

- Compliance risk is the risk of legal or regulatory sanctions, material financial loss or damage to the reputation of the Company arising from the failure of the Company to comply with the requirements of applicable laws, rules, regulations, related self-regulatory organizations' standards and codes of conduct.

- Interest Rate Risk in Banking Book (IRRBB) refers to the potential adverse financial impact on the Bank's net interest income from changes in interest rates. Due to the fundamental nature of its business, the bank carries various interest sensitive assets and liabilities in its balance sheet. This exposes the Bank to risk on from changes in interest rates. These assets and liabilities essentially reside in banking book. In other words, IRRBB refers to risk associated with interest rate sensitive instruments that are not held in the trading book of the Bank. Interest rate risk in the trading book is covered in the market risk section.

- Credit concentration risk arises due to imperfect diversification of credit exposures in two ways. One, by having very large exposures to a small set of obligors due to which, default by a big customer could result in a huge loss. This is known as name (single/group) concentration risk. Second type of concentration is due to excessive exposure to a particular industry sector. It is observed that defaults in a particular industry sector are generally correlated. Hence, if an industry is under a severe recession, it could result in multiple defaults leading to huge losses.

- Other Risks

  - **Securitization Risk**
    The Bank, as of Jun 30, 2019, does not have any such investments. The bank has also not securitized any of its assets
  - **Settlement Risk** arises out of exposures on counterparties during the settlement of a deal when the Bank has performed its obligation in the contract and the counterparty is yet to perform its part (either delivery or payment). It is of transient nature; and may arise from counterparty default, operational problems, market liquidity constraints and other factors.
  - **Pension obligation risk** is the risk of a shortfall of pension funds available in the future to meet pension obligations for its eligible employees. The Bank provides for its pension liability which is a defined contribution scheme, for all its eligible employees.

Risk Governance

BANA India has the following senior management level local committees or groups for risk governance.

Local Management Team ("LMT")

The LMT is chaired by the Country Executive Officer of the Bank. It is the primary body which provides strategic direction to the Bank and ensures compliance with regulatory requirements and the internal policies of the Bank. It is responsible for branch governance and oversight of branch operations. It is also responsible for reviewing and approving new business and products. It reviews the country performance with respect to strategic objectives. The LMT holds meetings six times in a financial year or more frequently if required. The LMT reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Asset Liability Committee ("ALCO")

The ALCO is chaired by the Country Executive Officer of the Bank. The ALCO is responsible for establishing policies and providing directives to manage the structural balance sheet risks arising over time, resulting from the Bank's business activities originating from the changing asset-liability mix. It provides management oversight of balance sheet, capital and liquidity management activities of the Bank. The ALCO holds meetings four times in a financial year or more frequently if required. The ALCO reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Risk Management Committee ("RMC")

RMC is chaired by the Chief Risk Officer. RMC serves as an oversight body to provide strategic direction for a progressive risk management system and policies & strategy to be followed to mitigate the risks associated with the business. RMC comprises senior management of the Bank and representatives from front line units and relevant control & support functions. RMC meets at least on a quarterly basis.

Customer Service Committee ("CSC")

Customer Service Committee ('CSC') is responsible for activities relating to customer service and client services issues. CSC meets four times in a year. The committee is chaired by Head - Banking Operations.

Audit Council

The Audit Council assists LMT in exercising oversight of the effectiveness of the Bank's system of internal controls and policies and procedures for managing and accessing risk, integrity of the financial statements of the Bank, and compliance by the Bank with legal and regulatory requirements. The Council also provides direct oversight over the audit function. The Audit Council meets at least four times in a year.

The Audit council is mainly responsible for:

- Providing direction and overseeing the operation of the audit function in the Bank,
- Obtaining and reviewing half-yearly reports from the Compliance Officers, and
- Following up on issues raised in Long Form Audit Report ("LFAR") and discussing the financial statements

Technology Steering Committee ("TSC")

The TSC is chaired by the Chief Information Officer ("CIO"). The Technology Steering Committee (TSC) oversees projects in partnership with the Regional / Global Technology and other Functional teams across the Bank including common infrastructure or other projects cutting across businesses or support groups. The TSC meets at least six times in a year or more frequent, if required.

The TSC is mainly responsible for:

- To assist the Executive Management in implementing Information technology ("IT") Strategy that has been approved by the by global/regional and local management forums,
- Setting project priorities, reviewing critical project status and milestones,
- Monitoring IT governance, risk and controls, and
- Providing regular updates to the India LMT on significant Technology matters.

Returns Governance Group ("RGG")

Returns Governance Group (RGG) was formed based on guidance by RBI in 'Approach Paper on Automated Data Flow from Banks' and guidance on Supervisory Program for Assessment of Risk and Capital (SPARC). RGG is the governance body responsible for providing oversight to all regulatory submissions, including Risk Based Supervision. RGG, as required by RBI shall inter-alia comprise of representatives from Compliance, Business, Technology, etc. and perform inter-alia the following roles.

- Act as the owner of all the layers indicated in the end state from the process perspective and in the context of automated submission systems ensure governance around Data Acquisition, Data conversion and Data submission.
- Provide oversight and guidance to Technology Steering Committee, which is currently managing the automation of regulatory reports, etc.
- Review and escalation point for Technology Steering Committee for handling change request for any new requirement by Reserve Bank and also handling ad-hoc queries.
- Ensuring governance that the metadata is as per the regulatory definitions.

Table DF-3: Credit Risk: General Disclosures

I. Qualitative disclosures

Robust risk management policies and procedures are laid out in the Global Banking and Markets Core policy. It is supplemented by the Credit Compliance Manual. Written policies, procedures, standards, and guidelines are updated on a regular basis to provide a clear direction to officers for meeting the requirements for which they are accountable. Approval authority is vested via an Approval Grid which takes into account the quantum, internal risk rating and nature of exposure and the position/experience of the approver.

The Bank manages credit risk based on the risk profile of the borrower or counterparty, repayment sources, the nature of underlying collateral, and other support given current events, conditions and expectations. Credit risk management begins with an assessment of the credit risk profile of the borrower or counterparty based on an analysis of their financial position. As part of the overall credit risk assessment of a borrower or counterparty, credit exposures are assigned a risk rating and are subject to approval based on defined credit approval standards. Subsequent to loan origination, risk ratings are monitored on an ongoing basis. If necessary, risk ratings are adjusted to reflect changes in the financial condition and cash flow of a borrower or counterparty.

The Bank has a policy of internal rating on a scale of Risk Rating (“RR”) 1-11, and the RR is continuously monitored with a change in RR as and when it is warranted. Exposures with RR of 8 or more (criticized assets) are subject to intensive scrutiny by the senior management.

Unhedged Foreign Currency Exposure ("UFCE") of the borrower is an area of risk for the individual entity as well as for the entire financial system; as entities who do not hedge their exposure may incur significant losses due to exchange rate movements, which in turn can reduce their capability to service the loans taken from the banks. In line with the RBI circular dated January 15, 2014, BANA India has put in place a process to ascertain the amount of UFCE, estimate the extent of likely loss and riskiness due to UFCE, and provide for incremental capital & make incremental provision, as warranted.

In order to address concentration risk in banking industry the RBI has issued ‘Guidelines of Enhancing Credit Supply’ requiring banks to create additional provision and also apply additional risk weights on specified borrowers effective April 01, 2018. BANA India has put in place a process to ensure compliance with requirements of the said guidelines/directions.

Definitions

- **Overdue:** Any amount due to Bank under any credit facility is ‘overdue’ if it is not paid by the due date.

Norms for determining when to classify various types of assets as non-performing

- Term loans are treated as non-performing if the interest and/or installments of principal remain overdue for a period of more than 90 days.

- Cash credits & overdrafts are treated as non-performing if the accounts remain out of order for a period of more than 90 days.

- Commercial Credit Cards are treated as non-performing if the account remains out of order for more than 90 days at a portfolio level

- An account will be treated “out of order” if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on balance-sheet date or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

- Bills purchased/discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days.

- Any overdue receivables representing positive mark-to-market value of a foreign exchange and interest rate derivative contracts will be treated as non-performing asset if these remain unpaid for 90 days or more, upon becoming due

- Any other facility will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days during the financial year

II. Quantitative disclosures

a. Total Gross credit exposures

INR mm	30-Jun-19	31-Mar-19
Fund Based	**324,334**	**300,583**
Non-Fund Based [1]	**125,640**	**98,729**

b. Geographic distribution

	30-Jun-19		31-Mar-19	
INR mm	Domestic	Overseas [2]	Domestic	Overseas [2]
Fund Based	**324,334**	-	**300,583**	-
Non-Fund Based [1]	**125,640**	-	**98,729**	-

[1]Includes market as well as non-market related exposures

[2] As per the clarification given in the guidelines for Pillar 3 disclosures, definition of Overseas and Domestic should be as adopted for segment reporting in compliance with Accounting Standard- 17 issued by ICAI. As the Bank does not have any overseas operations, all exposures are reported under domestic exposures.

c. Distribution of Exposures by sector / industry

INR mm

Sr.no	Particulars	30-Jun-19		31-Mar-19	
		Funded Exposure	Non Funded Exposure*	Funded Exposure	Non Funded Exposure*
1.	**Agriculture & Allied Activities**				
	Agri - Direct	-	-	-	-
	Agri - Indirect	500	40	400	-
	1. Total	**500**	**40**	**400**	**-**
2.	**Industry (Micro & Small, Medium and Large)**				
a.	Construction	4,634	897	5,747	816
b.	Gems & Jewellery	-	-	-	-
c.	Cement & Cement products	-	-	-	-
d.	Infrastructure	18,741	2,781	15,388	1,210
e.	Textiles	1,730	155	3,174	85
f.	Basic metal and metal products	5,639	1,045	7,224	741
g.	Mining and Quarrying	141	7	671	6
h.	All Engineering	15,032	10,717	16,691	9,743
i	Chemicals and chemical products	30,355	5,802	28,600	4,659
j	Petroleum, coal products and nuclear fuels	4,395	1,474	6,143	1,639
k	Vehicles, vehicle parts and transport equipments	13,824	3,184	8,447	1,822
l.	Beverage & Tobacco	3,300	362	11,775	62
m	Food Processing	9,258	689	8,633	972
n	Other Industries	366	98	654	59
o	Paper & paper products	991	55	1,092	18
p	Rubber, plastic & their products	1,160	218	1,119	81
q	Leather & leather products	-	-	-	-
r	Wood and Wood products	-	-		
s	Glass and glassware	-	-	-	-
	2. Total	**109,564**	**27,483**	**115,357**	**21,915**
3.	**Services**				
a.	Aviation	-	608	-	609
b.	Shipping	-	-	-	-
c.	Commercial Real Estate	-	-	-	-
d.	Banks	29,859	66,665	35,856	49,591
e.	Non Banking Financial Companies	43,653	8,184	30,962	5,621
f.	Computer Software	12,409	7,943	10,018	7,227
g.	Trade	28,761	1,529	18,307	1,044
h.	Other Services	90,604	10,401	79,372	9,910
i.	Professional and Other services	3,995	1,829	3,444	1,987
j.	Transport Operators	4,605	835	6,495	795
k.	Tourism Hotels and Restaurants	383	122	372	29
	3. Total	**214,270**	**98,117**	**184,826**	**76,814**
	Grand Total	**324,334**	**125,640**	**300,583**	**98,729**

* *Includes market as well as non-market related exposures*

Note: Previous year figures have been regrouped and reclassified wherever necessary to confirm to current year's presentation

d. Residual contractual maturity pattern for assets.

As of June 30, 2019

INR mm

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks	Fixed Assets	Investments	Other Assets
Next Day	35	3,599	3,521	66,473	-	260,705	621
2 - 7 days	-	22,551	-	8,480	-	-	3
8-14 days	-	19,444	-	-	-	-	21
15-30 days	-	29,879	4,039	-	-	22,469	-
31 days to 2 month	-	23,603	993	-	-	5,774	-
2-3 months	-	27,148	1,427	-	-	7.939	53,195
3-6 months	-	39,924	398	-	-	3,385	5,572
6 months to 1 year		18,411	178	-	-	3,193	-
1-3 years	-	32,505	2,894	-	-	16,101	-
3-5 years		3,221	3	-	-	1,853	-
5-7 years	-	-	-	-	-	-	-
7-10 years		-	0	-	-	0	-
10-15 years	-	-	0	-	-	2	-
Over 15 years		-	-	-	1,109	-	4,178
TOTAL	**35**	**220,285**	**13,453**	**74,953**	**1,109**	**321,421**	**63,590**

As of March 31, 2019

INR mm

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks	Fixed Assets	Investments	Other Assets
Next Day	38	4,647	2,831	41,652	-	110,710	952
2 - 7 days	-	12,605	-	-	-	49,009	1
8-14 days	-	20,158	-	-	-	15,621	65
15-30 days	-	24,523	3,840	-	-	13,318	-
31 days to 2 month	-	23,103	511	-	-	6,567	-
2-3 months	-	20,941	878	-	-	4,015	57,409
3-6 months	-	41,078	551	-	-	2,518	3,591
6 months to 1 year	-	17,291	337	-	-	1,541	-
1-3 years	-	27,060	3,810	-	-	21,154	-
3-5 years	-	3,114	5	-	-	1,050	-
5-7 years	-	-	0	-	-	1	-
7-10 years	-	-	0	-	-	0	-
10-15 years	-	-	-	-	-	-	-
Over 15 years	-	-	-	-	1,179	-	3,030
TOTAL	**38**	**194,517**	**12,764**	**41,652**	**1,179**	**225,504**	**65,048**

e. Amount of NPAs (Gross) – NIL (March 31, 2019 – NIL)

f. Net NPAs –NIL (March 31, 2019 –NIL)

g. NPA Ratios

- Gross NPA to Gross Advances –NIL (March 31, 2019 –NIL)

- Net NPA to Net Advances – NIL (March 31, 2019 –NIL)

h. Movement of NPAs (Gross)

INR mm	30-Jun-19	31-Mar-19
Opening balance	-	-
Additions during the year	-	-
Reductions during the period	-	-
Closing balance	-	-

i. Movement of provision for NPAs

INR mm	30-Jun-19	31-Mar-19
Opening balance	-	-
Provisions made during the year	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Closing balance	-	-

k. Non-Performing Investments: **NIL** (March 31, 2019 – NIL)

l. Provisions for Non-Performing Investments – **NIL** (March 31, 2019 – NIL)

m. Movement of provision for Depreciation on Investments

INR mm	30-Jun-19	31-Mar-19
Opening balance	-	265
Provisions made during the year	-	-
Write-off	-	-
Write-back of excess provisions	-	265
Closing balance	-	-

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

I. Qualitative disclosures

The Bank adopts the following basis for assignment of risk weights for different categories of counterparties:

a. Scheduled Banks including foreign bank branches in India:
The bank has applied risk weights on exposures to scheduled banks for the purpose of Pillar 1 calculation in line with Basel III regulations as prescribed by RBI.

b. Foreign Banks:
Ratings for foreign banks have been sourced from websites of Fitch, Moody's and Standard & Poor's. The bank has applied risk weights relevant to the ratings assigned by international credit rating agencies as prescribed by RBI.

c. Corporates:
Where the obligors have obtained rating of the facility from any of the accredited credit rating agencies viz. Brickwork Ratings India Pvt. Limited, Credit Analysis & Research Limited (CARE), CRISIL Limited, ICRA Limited (ICRA), India Ratings and Research Private Limited (Fitch), SME Rating Agency of India Ltd. (SMERA) as specified by the RBI, the Bank has applied the risk weights relevant to the ratings assigned by the credit rating agencies. Where the obligors have not obtained a rating, the exposures are taken as unrated and 150% risk weights applied.

II. Quantitative disclosures

a. Total Gross credit exposures

INR mm	30-Jun-19	31-Mar-19
Fund Based		
Below 100% risk weight	**161,600**	**188,795**
100% risk weight	**12,854**	**108,533**
More than 100% risk weight	**149,880**	**3,255**
Deducted		**-**
Total	**324,334**	**300,583**

INR mm	30-Jun-19	31-Mar-19
Non-Fund Based [3]		
Below 100% risk weight	**73,789**	**60,943**
100% risk weight	**2,213**	**37,637**
More than 100% risk weight	**49,638**	**149**
Deducted		**-**
Total	**125,640**	**98,729**

[3]*Includes market as well as non-market related exposures.*

Leverage Ratio

As per RBI guideline DBR.No.BP.BC.58/21.06.201/2014-15 issued on January 8, 2015, Banks operating in India are required to make disclosure of the leverage ratio and its components from the date of publication of their first set of financial statements / results on or after April 1, 2015.

As per the instructions the disclosure is required to be made along with the Pillar 3 disclosures.

Quantitative disclosures

INR mm	30-Jun-19	31-Mar-19
Tier 1 Capital	107,162	102,158
Exposure Measure	829,529	654,184
Leverage Ratio (%)	12.92	15.62