DF-2 Capital Adequacy:

Qualitative Disclosures:

The Bank is subject to the Capital adequacy norms as per Master Circular on Basel-III Capital Regulations April 2022 and amendments thereto issued by the Reserve Bank of India ('RBI'). As at June 30, 2022, the capital of the Bank is higher than the minimum capital requirement as per Basel-III guidelines.

The Bank has a process for assessing its overall capital adequacy in relation to the Bank's risk profile and a strategy for maintaining its capital levels. The process ensures that the Bank has adequate capital to support all the material risks and an appropriate capital cushion. The Bank identifies, assesses and manages comprehensively all risks that it is exposed to through robust risk management framework, control mechanism and an elaborate process for capital calculation and planning. The Bank has formalised and implemented a comprehensive Internal Capital Adequacy Assessment Process (ICAAP). The Bank's ICAAP covers the capital management policy of the Bank and also sets the process for assessment of the adequacy of capital to support current and future business projections / risks for 5 years. The Bank has a structured process for the identification and evaluation of all risks that the Bank faces, which may have an adverse material impact on its financial position.

The Bank's stress testing analysis involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible ("stressed") business conditions. Typically, this relates, among other things, to the impact on the Bank's profitability and capital adequacy. Stress Tests are conducted on a quarterly basis on the Bank's on and off balance sheet exposures to test the impact of Credit, Liquidity risk and Interest Rate Risk in the Banking book (IRRBB). The stress test results are put up to the Asset and liability Committee (ALCO) on a quarterly basis, for their review and guidance. 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 extreme market moves that could arise as a result of market conditions. The stress tests are used in conjunction with the Bank's business plans for the purpose of capital planning in the ICAAP.

The integration of risk assessment with business processes and strategies governed by a risk management framework under ICAAP enables the Bank to effectively manage risk-return trade off.

Pillar I

The Bank has adopted Standardised Approach for Credit Risk, Standardized Duration Approach for Market Risk and Basic Indicator Approach for Operational Risk for computing its capital requirement.

The total Capital to Risk Weighted Assets Ratio (CRAR) as per Basel III guidelines works to 282.45% as on June 30, 2022 as against minimum regulatory requirement of 11.50% (9.00% + CCB 2.5%). The Tier I CRAR stands at 278.96% as against RBI's prescription of 9.5% (7.00% + CCB 2.5%). The Bank has followed the RBI guidelines in force, to arrive at the eligible capital, risk weighted assets and CRAR.

Quantitative Disclosure:

The Bank's capital requirements and capital ratios as of 30 June 2022 are as follows:-

(₹ '000)

Composition of Capital	As on 30 June 2022	As on 31 Mar 2022
1. Capital requirements for Credit Risk	327,739	158,553
- Portfolios subject to standardized approach		
- Securitisation Exposures		
2. Capital requirements for Market Risk		
(Subject to Standardized Duration Approach)		
- Interest rate risk	7,200	14,842
- Foreign exchange risk (including gold)	6,469	6,469
- Equity risk	-	-
3. Capital requirements for Operational Risk	125,297	148,890
(Subject to basic indicator approach)		
Total Capital Requirements at 11.50% including Capital Conversion Buffer (1+2+3)	466,705	328,754
Total Capital	8,072,079	8,232,754
Common Equity Tier I	7,971,763	8,140,027
Additional Tier I Capital	-	-
Tier II Capital	100,316	92,727
Common Equity Tier I capital ratio (%)	196.43%	284.74%
Tier I Capital Adequacy Ratio (%)	196.43%	284.74%
Total Capital Adequacy Ratio (%)	198.90%	287.98%

Risk Exposure and Assessment

The Bank considers the following risks as material risks it is exposed to in the normal course of its business and therefore, factors these while assessing / planning capital:

- Credit Risk
- Market Risk
- Operational Risk
- Credit Concentration Risk
- Liquidity Risk
- Interest Rate Risk in the Banking Book
- Compliance Risk
- Country Risk
- Reputational Risk
- Business/Strategy Risk

- Model Risk
- Environmental Risk
- Unhedged Foreign Currency Exposure
- Collateral Risk
- Outsourcing / Vendor management Risk
- Human Capital Risk
- Group Risk

Risk Management framework

The Bank is exposed to various types of risk. The Bank has separate and independent Risk Management Department in place which oversees all types of risks in an integrated fashion. The objective of risk management is to have optimum balance between risk and return. It entails the identification, measurement and management of risks across the various businesses of the Bank.

The Group Board has approved a risk management framework for all its entities within the Group, including its Mumbai branch.

The assumption of financial and non-financial risks is an integral part of the Group's business. The Group's risk management strategy is targeted at ensuring proper risk governance so as to facilitate on-going effective risk discovery and to efficiently set aside adequate capital to cater for the risks. Risks are managed within levels established by the Group Management Committees, and approved by the Board and its committees. The Group has a comprehensive framework of policies and procedures for the identification, assessment, measurement, monitoring, control and reporting of risks. This framework is governed by the appropriate Board and Senior Management Committees. The Board and the Senior Management Committees have the overall responsibility for risk management and risk strategies in the Bank.

The Group applies the following risk management principles:

1. Delivery of sustainable long-term growth using sound risk management principles and business practices;
2. Continual improvement of risk discovery capabilities and risk controls; and
3. Business development within a prudent, consistent and efficient risk management framework.

DF-3 Credit Risk

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

The Bank adopts the definition of 'past due' and 'impaired credits' (for accounting purposes) as defined by Reserve Bank of India under Income Recognition, Asset Classification and Provisioning (IRAC) norms (vide RBI Master Circular dated April 1, 2022).

Credit Risk Management policy The Bank has an approved Credit policy and also relies on the Groups credit policies and processes, adhering to the directives and guidelines issued by RBI to manage credit risk in the following key areas:-

- **Credit Approval Process**

  To maintain independence and integrity of the credit approval process, the credit approval function is segregated from the credit origination. Credit approval authority is delegated through a risk-based Credit Discretionary Limits ("CDL") structure that is tiered according to the borrower's rating. Delegation of CDL follows a stringent process that takes into consideration the experience, seniority and track record of the officer. All credit approving officers are guided by product programmes. These credit policies, guidelines and product programmes are periodically reviewed to ensure their continued relevance.

- **Credit Risk Concentration**

  A risk-sensitive process is in place to regularly review, manage and report credit concentrations and portfolio quality. This includes monitoring concentration limits and exposures by obligors, portfolios, borrowers and industries. Limits are generally set as a percentage of the Group's capital funds.

  Obligor limits ensure that there is no undue concentration to a group of related borrowers that may potentially pose a single risk to the Group.

  Portfolio and borrowers limits ensure that lending to borrowers with weaker credit ratings is confined to acceptable levels. These limits are generally tiered according to the borrower's internal ratings.

  Industry limits ensure that any adverse effect arising from an industry-specific risk event is confined to acceptable levels.

The Bank adopts a credit risk strategy and risk appetite, which is in line with its risk taking ability to ensure conservation and growth of shareholder funds, with a proper balance between risk and reward. Financial resources are allocated to best optimise the risk reward ratio.

- Ensuring that all economic and regulatory requirements are complied wit
- Ensuring that the portfolio is consistent with the Bank's strategy and objectives especially in relation to risk concentration, maturity profile and liquidity management

Quantitative disclosures

Total gross credit exposure as on June 30, 2022

(₹ '000)

Particulars	**Exposure**	**Lien Marked Deposits against Exposures**	**Exposure backed by Eligible Guarantees**
Fund based*	5 771,505	-	650,000
Non fund based	959,757	-	-

Represents book value as at June 30, 2022

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

Geographic distribution of exposure as on June 30, 2022

(₹ '000)

Particulars	Domestic		
	Exposure	Lien Marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund based*	5,771,505	-	650,000
Non fund based	959,757	-	-

**Represents book value as at June 30, 2022*

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.
3. The Bank has no direct overseas Credit Exposure (Fund / Non Fund) as on June 30, 2022.

Industry Type Distribution of Exposure as at June 30, 2022 (Gross)

(₹ '000)

Industry Name – Sub Industry	Fund Based Exposure*	Non Fund Based Exposure	Total Exposure
Basic Metal and Metal Products - Iron and Steel	650,000	-	650,000
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1,421,505	-	1,421,505
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1,500,000	-	1,500,000
Aviation	-	758,136	758,136
NBFC	2,200,000	-	2,200,000
Bank	-	169,716	169,716
Others	-	31,905	31,905
Grand Total	**5,771,505**	**959,757**	**6,731,262**

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

As on 30 June 2022, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure (outstanding):

(₹ '000)

Sr. No.	Industry Classification	Percentage of the total gross credit exposure
1	Non Banking Finance Company	32.68%
2	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	22.28%
3	Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	21.12%
5	Aviation	11.26%
6	Basis Metal and Metal Products	9.66%

Residual contractual maturity breakdown of assets

(₹ '000)

Maturity Bucket	Cash, Balances with RBI and other Banks	Advances	Investments	Fixed Assets	Other Assets (Net)
Day 1	2,061,107	-	4,002,665	-	8,756
2 to 7 days	2,475	1,300,000	9,902	-	5,308
8 to 14 days	97,333	631,780	389,334	-	419
15 to 30 days	-	789,725	-	-	432
31 Days & upto 2 months	-	290,000	-	-	-
More than 2 months and upto 3 months	4,967	1,500,000	19,868	-	-
Over 3 months to 6 months	9,934	510,000	39,737	-	-
Over 6 months to 12 months	-	-	-	-	-
Over 1 year to 3 years	692	-	2,769	-	-
Over 3 years to 5 years	-	-	-	-	-
Over 5 years	-	-	-	4,821	769,936
Total	**2,176,509**	**5,021,505**	**4,464,275**	**4,821**	**784,850**

Movement of NPA (Gross) and Provision for NPAs

(₹ '000)

Particulars	As at 30 June 2022
(i) Amount of NPAs (Gross)	750,000
• Substandard	-
• Doubtful 1	-
• Doubtful 2	750,000
• Doubtful 3	-
• Loss	-
(ii) Net NPAs	-
(iii) NPA Ratios	
• Gross NPAs to Gross Advances	12.99%
• Net NPAs to Net Advances	0.00%
(iv) Movement of NPAs (Gross)	
Opening Balance as at April 1, 2022	750,000
Additions	-
Reductions	-
Closing Balance as at June 30, 2022	750,000
(v) Movement of provision of NPAs	
Opening Balance as at April 1, 2022	750,000
Provisions made	-
Write- offs of NPA provision	-
Write backs of excess provisions	-
Closing Balance as at June 30, 2022	750,000

NPI (Gross), Provision for NPI and Movement in Provision for Depreciation on investments

(₹ '000s)

Particulars	As at 30 June 2022
(i) Amount of Non Performing Investments	-
(ii) Amount of provisions held for Non Performing Investments	-
(iii) Movement of provisions for depreciation on investments	-
Opening Balance as at April 1, 2022	-
Provision made	-
Provision written back on account of sale of Investment and write	-
back	-
Closing Balance as at June 30, 2022	-

Movement of general provisions during the period ended Jun 30, 2022

(₹ '000)

Movement of provisions	Standard Assets Provision	Country Risk Provision	Unhedged Foreign Currency Exposures Provision	Specific Provision
Opening balance as at Apr 1, 2022	13,710	19	-	750,000
Provisions made during the period	6,656	1,084	-	-
Write-off	-	-	-	-
Write-back of excess provisions	-		-	-
Any other adjustments, including transfers between provisions	-	-	-	-
Closing balance as at June 30, 2022	20,366	1,103	-	750,000

NPA (Gross), Provision for NPA and Movement in Provision for NPA

(₹ '000)

Particulars	As at 30 June 2022
(i) Amount of Non-Performing Assets	750,000
(ii) Amount of provisions held for Non-Performing Assets	750,000
(iii) Movement of provisions for Non-Performing Assets	
Opening Balance as at Apr 1, 2022	750,000
Provision made during the year	-
Provision written back on account of sale of Investment and write back	-
Closing Balance as at June 30, 2022	750,000

Major industry wise distribution of NPA, Specific and General Provision as on 30 June 2022

(₹ '000)

Industry Name – Sub Industry	Non-Performing Loans	Specific Provision	General Provision*
Basic Metal and Metal Products - Iron and Steel	-	-	2,600
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	-	-	5,686
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	6,152
Aviation	-	-	
NBFC	750,000	750,000	5,800
Bank	-	-	-
Others	-	-	128
Grand Total	**750,000**	**750,000**	**20,366**

**Represents standard assets provision and provision on specific borrowers.*

Geographic Distribution of NPA as on 30 June 2022

(₹ '000)

Particulars	Domestic	Overseas
Non-Performing Loan Assets (Gross amount)	750,000	-

DF-4 Credit Risk: Disclosures for Portfolios subject to Standardised approach

Qualitative Disclosure

The Bank has used the ratings of the following external credit rating agencies (arranged in alphabetical order) for the purposes of risk weighting their claims for capital adequacy purposes:

a) Acuite Ratings & Research Limited
b) Credit Analysis and Research Limited (CARE)
c) CRISIL Ratings Limited
d) ICRA Limited (ICRA)
e) India Ratings and Research Private Limited (India Ratings) and
f) INFOMERICS Valuation and Rating Pvt Ltd.

International credit rating agencies (arranged in alphabetical order) for the purposes of risk weighting their claims for capital adequacy purposes where specified:

a) Fitch;
b) Moody's; and
c) Standard & Poor's

The Bank has used the solicited ratings assigned by the above credit rating agencies for credit facilities provided to its customers.

A description of the process used to transfer public issuer ratings onto comparable assets in the banking book:

• Bank has used short term ratings for assets with maturity upto one year and long-term ratings for assets maturing after one year as accorded by the approved external credit rating agencies.
• Bank has not cherry picked ratings. Bank has not used one rating of a CRA (Credit Rating Agency) for one exposure and another CRA's rating for another exposure on the same counterparty unless only one rating is available for a given exposure.
• If an issuer has a long term external credit rating that warrants RW (Risk Weight) of 150%, all unrated exposures on the same issuer whether long or short is assigned the same 150% RW unless mitigated by recognised Credit Risk Mitigation (CRM) techniques.
• Bank has used only solicited rating from the recognised CRAs. In case the issuer has multiple ratings from CRAs, the Bank has a policy of choosing (if there are two or more ratings) lower rating.
• No recognition of CRM technique has been taken into account in respect of a rated exposure if that has already been factored by the CRA while carrying out the rating.

Quantitative Disclosure

Details of credit exposures (funded and non-funded) classified by risk buckets

The table below provides the break-up of the Bank's net exposures into three major risk buckets.

(₹ '000)

Sr. No.	Exposure amounts after risk mitigation	Fund Based Exposure*	Non Funded Exposure
1	Below 100% risk weight exposure outstanding	4,371,505	959,757
2	100% risk weight exposure outstanding	-	-
3	More than 100% risk weight exposure outstanding	650,000	-
4	Deducted (represents amounts deducted from Capital funds)	-	-
	Total	5,021,505	959,757

**Represents book value as at June 30, 2022*

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

Leverage Ratio

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

Sr. No.	Particulars	As at 30 Sep 2021	As at 31 Dec 2021	As at 31 Mar 2022	As at 30 Jun 2022
z	Tier I capital	80,223.26	81,137.69	81,400.27	79,717.63
2	Exposure Measure	211,985.37	103,629.70	143,182.64	126,085.40
3	Leverage Ratio	37.84%	78.30%	56.85%	63.23%

DF 15 Liquidity Coverage Ratio

(₹ '000)

			Particulars	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)			6,234,671	6,234,671
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:			-	-
		(i)	Stable deposits	-	-
		(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which :			-	-
		(i)	Operational deposits (all counterparties)	(3,294,749)	(1,319,396)
		(ii)	Non-operational deposits (all counterparties)	-	-
		(iii)	Unsecured debt	-	-
4	Secured wholesale funding			-	-
5	Additional requirements, of which			-	-
		(i)	Outflows related to derivative exposures and other collateral requirements	893	893
		(ii)	Outflows related to loss of funding on debt products	-	-
		(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations			(71,927)	(71,927)
7	Other contingent funding obligations			(8,204,658)	(391,710)
8	Total Cash Outflows			(11,572,226)	(1,783,925)
Cash Inflows					
9	Secured lending (eg reverse repos)			-	-
10	Inflows from fully performing exposures			1,504,326	1,425,353
11	Other cash inflows			14,659	7,330
12	Total Cash Inflows			1,518,985	1,432,683
Total Adjusted Value				(10,053,242)	(351,243)
21	TOTAL HQLA				6,234,671
22	Total Net Cash Outflows				(445,981)
23	**Liquidity Coverage Ratio (%)**				**1,397.97%**

*The LCR is presented ratio as of quarter ended June 2022.

Net stable funding ratio

Table 1: Components of ASF Categories (liability categories)			
Particulars	**Associated ASF factors**	**Unweighted Amount**	**Weighted Amount**
1. Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100.00%	8,576,478	8,576,478
2. Other capital instruments with effective residual maturity of one year or more	100.00%	-	-
3. Other liabilities with effective residual maturity of one year or more	100.00%	-	-
4. Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95.00%	-	-
5. Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90.00%	-	-
6. Funding with residual maturity of less than one year provided by non-financial corporate customers	50.00%	1,695,448	847,724
7. Operational deposits	50.00%	-	-
8. Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50.00%	-	-
9. Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50.00%	-	-
10. All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0.00%	2,154,728	-
11. NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0.00%	25,306	-
12. “Trade date” payables arising from purchases of financial instruments, foreign currencies	0.00%	-	-
Total Available Stable Funding			**9,424,202**

Table 2: Components of RSF Category			
Particulars	**Associated RSF Factor**	**Unweighted Amount**	**Weighted Amount**
A. On Balance Sheet Items			
1. Coins and banknotes	0.00%	-	-
2. Cash Reserve Ratio (CRR) including excess CRR	0.00%	130,129	-
3. All claims on RBI with residual maturities of less than six months	0.00%	-	-
4. “Trade date” receivables arising from sales of financial instruments, foreign currencies and commodities.	0.00%	-	-

BASEL III - Pillar 3 as on June 30, 2022

5. Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5.00%	-	-
6. Unencumbered SLR Securities	5.00%	4,229,804	211,490
7. Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014 and various amendments as indicated in the text of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10.00%	-	-
8. All other ‘standard’ unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15.00%	1,300,000	195,000
9. Unencumbered Level 2A assets	15.00%	-	-
10. Unencumbered Level 2B assets	50.00%	-	-
11. HQLA encumbered for a period of six months or more and less than one year	50.00%	-	-
12. ‘Standard’ Loans to financial institutions and central banks with residual maturities between six months and less than one year	50.00%	1,500	75,000
13. Deposits held at other financial institutions for operational purposes	50.00%	-	-
14. All other assets not included in the above categories with residual maturity of less than one year, including ‘standard’ loans to nonfinancial corporate clients, to retail and small business customers, and ‘standard’ loans to sovereigns and PSEs	50.00%	5,654,760	2,827,380
15. Unencumbered ‘standard’ residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	65.00%	-	-
16. Other unencumbered ‘standard’ loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65.00%	-	-
17. Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85.00%	425,913	362,026
18. Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	85.00%	-	-
19. Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85.00%	-	-
20. Physical traded commodities, including gold	85.00%	-	-
21. All assets that are encumbered for a period of one year or more	100.00%	-	-
22. NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than	100.00%	-	-

BASEL III - Pillar 3 as on June 30, 2022

NSFR derivative liabilities			
23. 5% of derivative liabilities	100.00%	-	-
24. All other assets not included in the above categories, including nonperforming loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities	100.00%	561,355	561,355
25. All restructured 'standard' loans which attract higher risk weight and additional provision	100.00%	-	-
A. Required Stable Funding – On Balance Sheet Assets (Sum of 1 to 25)			4,232,251
B. Off Balance Sheet Items			
26. Currently Undrawn Position of Irrevocable and conditionally revocable credit and liquidity facilities to any client	5.00%	-	-
27. Currently Undrawn Position of Other contingent funding obligations, including products and instruments (27.a) + (27.b) + (27.c)			446,246
27.a. Currently Undrawn Position of Unconditionally revocable credit and liquidity facilities	5.00%	8,368,211	418,411
27.b. Trade finance-related obligations (including guarantees and letters of credit)	3.00%	927,852	27,836
27.c. Guarantees and letters of credit unrelated to trade finance obligations	3.00%	-	-
28. Non-contractual obligations 28. (a) + 28. (b) + 28. (c)			
28.a. Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	5.00%	-	-
28.b. Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5.00%	-	-
28.c. Managed funds that are marketed with the objective of maintaining a stable value	5.00%	-	-
B. Required Stable Funding – Off Balance Sheet Assets (Sum of 26 to 28)			446,246
Total Required Stable Funding (A+B)			**4,678,497**
Table 3: Net Stable Funding Ratio			
(Total Available Stable Funding)*100/Total Required Stable Funding	**201.44%**		