Basel II Disclosures - March 2008

1.1 General

The BASEL II disclosures contained herein relate to Citibank N.A., India Branches herein referred to as the 'Bank' or 'CITI' for the year ended March 31, 2008. These are complied in accordance with Reserve Bank of India (the 'RBI') regulations on Implementation of New Capital Adequacy Framework' vide DBOD. No. BP. BC. 90/20.06.001/2006-07 dated April 27, 2007 as amended from time to time.

The Bank does not have any subsidiaries nor does it hold any significant stake in any companies. However, in terms of the RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003, the 'Consolidated Bank' disclosures herein includes the following majority owned non banking finance companies of Citigroup Inc, in addition to Citibank N.A. India Branch, being the banking entity of the Citigroup Inc. operating in India:

Citicorp Finance (India) Limited
CitiFinancial Consumer Finance India Limited
Citicorp Maruti Finance Limited
CitiFinancial Retail Services India Limited
Associates India Holding Company Private Limited

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements, however certain prudential guidelines apply on a consolidated basis, including that of capital adequacy computation under Basel II guidelines. The Basel II computation for the group entities is based on unaudited financials as the audited financials are not available for some of the entities.

No quantitative disclosures shall apply since there are no subsidiaries. Further, the Bank also does not have any interests in insurance entities.

1.2 Capital Structure

The capital funds of the Consolidated Bank includes the following:

Tier 1 Capital:

1. Interest-free funds from Head Office specifically for the purpose of meeting the capital adequacy norms.
2. Statutory reserves calculated at 25 % of each year's profit.
3. Capital reserve not eligible for repatriation so long as the Bank functions in India.
4. Other free reserves
5. Remittable surplus retained for meeting capital adequacy requirements

Tier 2 Capital:

1. Revaluation reserves arising from revaluation of the premises owned
2. General Provisions on Standard Assets
3. Subordinated debt

Quantitative disclosures:

	Rs. in Million
Tier I Capital	
Interest-free funds from Head Office	52,710
Capital Reserves	1,508
Statutory reserve	19,039
Remittable Surplus	49,397
	122,654
Deductions:	
Debit balance in Head office account	0
Intangible assets	264
Deferred Tax asset	2,339
Credit Enhancement on securitization (50%)	164
Total deductions:	2,767
Tier I Capital	**119,887**
Tier II Capital	
Property Revaluation Reserves	1,581
Investment Reserve	114
General Loss provision on Standard assets	4,120
Sub-ordinated term debt	190
Investment in Subsidiaries (50%)	(2,526)
Credit Enhancement on securitization (50%)	(164)
Tier II Capital	**3,315**
Total Capital Funds	**123,202**
Sub-ordinated term debt	
Amount outstanding	950
Amount raised during the year	-
Amout eligible to be reckoned as capital funds	190

1.3 Capital Adequacy

Internal Capital Adequacy Assessment Process (ICAAP)

Citibank N.A. India Branch has in place processes to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. Citibank N.A. India Branch is primarily engaged in providing wholesale, retail and private banking services.

ICAAP establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further more, the capital analysis performed by the Bank is expected to encompass all risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation.

The Bank uses a Risk Based Capital framework to capture and quantify risks across the business. The returns of the products or line of activity are assessed in relation to the risk capital and is tested against the benchmark.

A three-year capital forecast is prepared by Citibank N.A. India Branch and reviewed by the senior management team. While significant initiatives are in the planning stage, this forecast is used to ensure capital levels remain sufficient.

As required under the Basel II guidelines issued by the Reserve Bank of India, the Bank has adopted Standardised Approach (SA) for credit risk, Basic Indicator Approach (BIA) for operational risk and Standardised Duration approach (SDA) for computing capital requirement for market risks.

Capital requirements for credit risk:

Rs. in Million

Category	Nature	Risk weighted assets	Capital required
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	483,668	43,530
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	413,460	37,211
Securitisation exposures	Includes exposure in the nature of direct investment in securitised paper and includes credit enhancement which is reduced from Capital funds (refer capital funds details at 1.2 above)	327	327

Capital requirements for market risk:

Rs. in Million

Category	Nature	Risk weighted assets	Capital charge
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	41,073	3,697
Foreign exchange risk	Includes specific and general risk on currencies	30,238	2,721
Equity risk	Includes specific and general risk on equity instruments	188	17
Total		71,499	6,435

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational risk the Bank is required to maintain capital at the rate of 15 % of average gross income of previous three years. The risk weighted assets for operational risk are calculated by dividing the operational risk capital charge by 9%. The capital requirement for Operational risk is Rs.7,591 millions.

Capital adequacy ratio

Entity	Total capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A.	12.00%	11.24%	0.76%
Consolidated Bank	11.70%	11.39%	0.31%

1.4 Credit risk : General Disclosures

The Corporate Credit Risk and Consumer Credit Policies drive Credit risk in respect of wholesale and retail credit businesses. These policies address the risk measurement, reporting, monitoring, mitigation and remediation. The Bank has Independent Business Risk Unit, which recommends lending policy, reviews portfolios and takes credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications prior to disbursal of credit. Credit appraisal includes approvers who are independent of the business stream to ensure unbiased credit judgement. The Credit Risk function has credit approvers, early warning officers, portfolio management team and the credit administration team as per business segment requirements. The portfolio is well staffed with people of adequate experience and seniority. The Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and after considering the Target Market Norms & Risk Acceptance Criteria, credit is approved. Business as well as Independent Risk Management unit needs to approve annual reviews. Wherever required, Industry specialist and product specialists review and approve sizeable credits. Credit approval limits are granted based on experience and seniority.

Credit risk in respect of loans portfolio, Non-SLR investments, off balances sheet exposure is managed based on the risk profile of the borrower or counterparty, repayment sources and other support given the current events, conditions and expectations. Credit risk for a derivative contracts is an estimate of the potential future changes in value and the replacement cost, which is the positive mark to market value of the contract. Credit risk limits address defeasance, counterparty risks and Bank exposures.

The portfolio is subject to regular reviews by Risk Head. There is a regular exchange of information and analysis on portfolio performance with the Senior management.

The Bank has a policy of internal rating on a global scale to assign Obligor Risk Ratings (ORRs). ORRs are continuously monitored. Approval authority is defined as per Credit Facilities Approval Grid which requires higher level of authority to approve exposures with on the ORR scale ranging from high to low.

As part of the overall credit risk assessment of a borrower or counterparty, most of the Commercial credit exposure or transactions 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, cash flow or financial situation of a borrower or counterparty.

NORMS FOR DETERMINING WHEN TO CLASSIFY VARIOUS TYPES OF ASSETS AS NON-PERFORMING

The Bank follows the RBI guidelines for asset classification, which are briefly described herein below.

Term Loans and Consumer loans are treated as a 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 it remains 'out of order' for a period of more than 90 days.

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 or three months 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 during the financial year.

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.

Quantitative disclosures:

i) Total Gross Credit Exposure by Industry and geography:

Rs. in Million

Particulars	Fund Based	Non Fund Based
Domestic Industry		
All Engineering	18,515	6,258
Basic metal & Metal Products	10,776	1,513
Beverage & Tobacco	10,626	1,246
Cement and Cement Produts	2,601	170
Chemical and Chemical Products	28,685	2,243
Computer Software	10,317	2,727
Construction	3,767	370
Drugs & Pharmaceuticals	4,442	392
Electronics	4,909	425
Food Processing	4,680	256
Glass and Glass Ware	493	34
Infrastructure	6,230	4,502
Leather And Leather Products	1,527	35
Other Food Processing	1,213	56
Other Industries	17,707	5,049
Other Textile	5,937	259
Others Metal and Metal Products	5,605	1,062
Others-Chemicals	6,209	920
Others-Engineering	973	165
Paper and Paper Products	2,086	158
Petroleum, Coal Products and Nuclear Fuels	5,820	213
Professional and other services	313,096	91,630
Shipping	2,354	2,225
Textiles	5,571	385
Tourism and Hotel and Restaurants	304	0
Transport Operator	510	346
Vehicles, Vehicles part and Transport Equipment	26,087	4,074
Others	545,844	131,780
Wood and Wood Products	68	6
Overseas	Nil	Nil

ii) Residual contractual maturity breakdown of assets

Rs. in Million

Maturity Bucket	Loans and Advances	Investments
1-14 days	47,468	33,818
15-28 days	32,195	7,204
29 days – 3 months	45,923	13,054
Over 3 months to 6 months	48,765	11,901
Over 6 months to 12 months	52,928	8,028
Over 1 year to 3 years	229,748	63,427
Over 3 years to 5 years	36,982	7,221
Over 5 years	76,566	54,745
Total	**570,574**	**199,398**

iii) Amount of NPAs (Gross)

	Rs. in Million
Substandard	12,136
Doubtful 1	517
Doubtful 2	1,308
Doubtful 3	225
Loss	463

iv) Net NPAs: Rs.10,431 Millions

v) NPA ratios:

- Gross NPAs to gross advances : 2.57%
- Net NPAs to net advances : 1.83%

vi) Movement of NPAs

Rs. in Million

Particulars	2007-08		
	Gross NPA	Provision	Net NPA
Opening Balance as on April 1	**9,142**	**2,614**	**6,528**
Additions during the year	7,080	2,487	4,595
Recoveries/write offs during the year	1,576	878	698
Closing Balance as on March 31	**14,646**	**4,223**	**10,425**

vii) Non-performing Investments: Rs.1,177 Millions

viii) Provision for NPIs : Rs.481 Millions

ix) Movement of provisions held towards depreciation on investments

Particulars	Rs. in Million
Opening Balance as on April 1	**5,095**
Additions during the year	356
Recoveries/write offs during the year	367
Closing Balance as on March 31	**5,084**

1.5 Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of CRISIL Limited, Fitch India and ICRA Limited for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Moodys and Fitch are used by the Bank.

Where the obligors have obtained rating of the facility from any of the accredited credit rating agencies approved by the Reserve Bank of India, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been taken as unrated and appropriate risk weights applied.

The breakdown of the exposure (after mitigation) is as under:

Particulars	Rs. in Million
Below 100% risk weight	602,795
100% risk weight	448,981
More than 100% risk weight	246,089
Deducted	327

1.6 Credit risk mitigation

Citibank NA India branch has a three-stage approach to credit risk mitigation i.e. pre-disbursement due diligence, credit approval and post disbursement monitoring. The policies are individually varied for the corporate segment, retail customers and Small and Medium Enterprises (SMEs).

The primary driver of credit risk mitigation is the credit policy, which sets-out the process from application to provisioning on individual loan products. The credit policy is approved by the Local Operations Management Committee.

For the Corporate segment the Global Credit Policy along with the Local Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and after considering the target market norms & risk acceptance criteria, credit is approved. Also, independent risk management unit reviews the same. Wherever required, Industry specialist and product specialists review and approve sizeable credits. Annual reviews are undertaken for all credits. All credits get approved by at least two credit officers. Credit approval limits are granted based on total Credit/Lending experience.

Retail segment has an independent policy unit, which recommends lending policy, review portfolio and take credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications prior to disbursal of credit. Credit appraisal is independent of the business stream to ensure unbiased credit judgement. Credit provisioning in Retail is based on an actuarial analysis of portfolio behaviour as

Credit risk mitigation (Continued)

opposed to any judgemental review at an obligor level. Pre-disbursement due diligence involves appraisal and legal verification of collateral documents. The legal documentation is vetted and pre-approved.

For the SME segment there is an independent risk management unit. The risk function has credit approvers, early warning officers, portfolio management team and the credit administration team. The portfolio is well staffed with people of adequate experience and their vintage and seniority levels are at par with their business partners.

As per RBI guidelines, the Bank has adopted the comprehensive approach that allows fuller offset of collateral against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. Under this approach, eligible financial collateral is reduced from the credit exposure to counterparty when calculating their capital requirements subject to hair cuts as prescribed under the guidelines. Credit collateral information is maintained by the Credit Administration. This data is available at facility level and is being used for reporting purposes.

The eligible collaterals used by the Bank as risk mitigants are in the form of cash margin deposits, term deposits, eligible guarantees. Given the nature of collateral, the Bank does not have any concentration risk within the mitigation taken.

Exposure covered by eligible collateral, after application of hair cut is Rs.4315 million.

1.7 Securitisation

Securitisation risk includes the risk that the capital resources held by the firm in respect of assets which it has securitised are inadequate having regard to the economic substance of the transaction, including the degree of risk transfer achieved.

Loans are sold off to an independent Special Purpose Vehicle (SPV) which is created as a specific trust by an independent third party acting as the Trustee. The Bank obtains True sale opinion before the assets are removed from the balance sheet. The SPV issues rated Pass through Certificates to third party investors.

The Bank makes gain on securitisation which is the between the sale proceeds and the book value of the loans. The expenses relating to securitization namely rating fees, trusteeship fees and legal expenses are charged to the profit and loss account. The Bank would also earn servicing income from the transaction. In certain securitisation structures, the Bank would have retained interest in the form of interest strips. The Bank provides credit enhancement to support the transaction in the form of guarantee, cash collateral and subordination of interest strips receivable. The Bank does not hold any PTCs where it has acted as originator. The PTCs purchased by the Bank, as an investor, are risk weighted based on the external rating assigned to the transaction.

The credit enhancements provided by the Bank is deducted from capital funds. Apart from the credit enhancements the Bank does not have any continuing obligation/ exposure from the securitisation. The Bank recognises gain on securitisation over the term of the PTCs.

The Bank has used ratings of CRISIL Limited, ICRA Limited and Fitch India for rating its securitisation transactions.

Quantitative Disclosures:

Particulars:			Rs. in Million
Total outstanding exposures securitised by the Bank as March 31, 2008			**8,800**
Commercial vehicles			414
Corporate Loans			7,250
Mortgage			1,136
Impaired assets securitised			Nil
Losses booked during the year:			**40**
Commercial vehicles			Nil
Corporate Loans			40
Mortgage			Nil
Aggregate amount of securitisation exposures purchased - securities			Nil
Aggregate amount of securitisation exposures retained:	**Treatment for CRAR**	**Product**	**Rs. in Million**
Cash collateral	Deducted from Tier 1 & Tier 2 capital	Commercial vehicles	115
Cash collateral	Deducted from Tier 1 & Tier 2 capital	Mortgage	192
Guarantee	Deducted from Tier 1 & Tier 2 capital	Commercial vehicles	4
I/O strip	Deducted from Tier 1 & Tier 2 capital	Mortgage	18

Summary of securitisation activity	For the Year ended March 31, 2008	For the Year ended March 31, 2007
Total number of loans assets securitised	15	3
Book value of loans assets securitised	7,250	2,354
Sale consideration	7,217	2,356
Gain/ (loss) on securitisation	(37)	1
Outstanding amount of :		
Credit enhancement	Nil	Nil
Liquidity support	Nil	Nil
Servicing	Nil	Nil

1.8 Market risk in trading book

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.

The capital charge for interest rate related instruments and equities would apply to current market value of these items in Banks trading book. Since the Bank is required to maintain capital for market risks on an ongoing basis, the trading positions are marked to market on a daily basis. The current market value is determined as per extant RBI guidelines on valuation of investments.

The minimum capital requirement is expressed in terms of two separately calculated charges: Specific risk charge for each security, which is designed to protect against an adverse movement in the price of an individual security owing to factors related to the individual issuer. General market risk charge towards interest, exchange and price risk in the portfolio in different securities or instruments.

Specific charge is computed in line with the rates for capital charge provided under the RBI guidelines on Prudential Norms on Capital Adequacy. The capital requirements for general market risk are designed to capture the risk of loss arising from changes in market interest rates. The Bank follows the duration method for measurement of the general market risk charge on investments portfolio. Measurement of market risk charge for interest rates include all interest rate derivatives and off-balance sheet instruments in the trading book, which react to changes in interest rates. The Bank has adopted intermediate approach for measuring the price risk for options. Options are reported as a position equal to the market value of the underlying multiplied by the delta. In addition, capital charge is also provided for the gamma and vega risk.

Capital charge for market risks in foreign exchange is 9 % on the open position limit of the Bank. This capital charge is in addition to the capital charge for credit risk on the on-balance sheet and off-balance sheet items pertaining to foreign exchange.

On the equity position in the investment portfolio capital charge has been maintained at 11.25% for specific risk and 9% for general risk.

Citibank N.A. India Branch is integrated into the overall Citi risk and control framework, balancing senior management oversight with well-defined independent risk management functions. It is the responsibility of the senior management of Citibank N.A. India Branch to implement Citi policies and practices, to oversee risk management, and to respond to the needs and issues in the Bank. Citibank N.A. India Branch policy is to control material market risks through a framework of limits & triggers which are approved by LOMC and to manage any residual exposure through a series of sensitivity analyses, scenario tests and robust controls over calculating, monitoring and reporting results.

The risk appetite is largely determined and controlled due to regulatory limits on foreign exchange and interest rate exposure. The spot foreign exchange exposure is limited through Net Open Position which is approved by RBI and the interest rate exposure on derivatives is controlled through the gross PV01 limit which is restricted to 0.25% of the capital of the Bank as required by RBI. Further, the aggregate interest rate exposures on trading account is limited by limits on PV01 which is much below the stipulated Gross PV01 limits established by RBI.

Risk is measured in terms of :-

(a) factor sensitivities (DV01 – impact of change of rates by one basis point) for interest rate products, FX Delta for Spot position, Vega and Gamma limits for FX Options. These measures & limits are further sub-divided for each yield curves and currencies.

(b) Value-at-risk Trigger, which measures maximum potential loss at 99% confidence level over 1-day holding period based on the day's outstanding risk positions across the entire mark-to-market exposures.

(c) Loss Triggers: The Trading book and available for sale book profit and loss monitored against month-to-date and inception-to-date (for available for sale) Loss Triggers.

(d) Aggregate Contract Trigger Limits: The notional positions for swaps (INR, FCY and cross-currency) and options are monitored against these limits.

All market risk taking activity in Citibank N.A. India is centralised with Treasury and undertaken by authorised dealers. The Treasury is subject to limits and triggers across all products and risk factor. The Bank's Risk Management Policy approved by LOMC defines the process and procedures of limit approvals, changes, delegation, reporting and escalation in case of limit excesses and trigger breaches. The independent Market Risk Management reports and monitors the trading risk exposures against approved limits and triggers on a daily basis. An excess or a breach is reported and dealt with appropriately for corrective action with reporting to ALCO, Senior Market Risk Management and Corporate Treasury.

Capital requirements for market risk:

Rs. in Million

Category	Risk weighted assets	Capital charge
Interest rate risk	41,073	3,697
Foreign exchange risk	30,238	2,721
Equity position risk	188	17
Total	71,499	6,435

1.9 Operational risk

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Citibank N.A. India Branch is primarily engaged in commercial and consumer banking operations. Many of these activities carry a high degree of operational risk. Although the Bank's appetite for this type of business is clearly high, management places a very high value on maintaining an effective control environment to mitigate this. The appetite for residual operational risk is relatively low. There is satisfactory organizational set up for the management of Operational risk.

Citi's Risk and Control Self-Assessment (RCSA), in conjunction with the Operational Risk Standards process is the primary mechanism for identifying operational risks to which the organization is exposed. The Bank has an Operational risk governance structure defined by the Risk and Control Self-Assessment/Operational Risk Policy and Standards. The RCSA process and the operational risk process establish a foundation on which the activities of the sectors and functions, the resulting operational risks, and the associated controls are identified, periodically assessed, subjected to corrective action, appropriately documented, and communicated. The operational risk process is utilized to promote transparency, facilitate senior management and LOMC awareness and understanding of operational risk loss experience and exposures and to encourage the utilization of risk indicators to manage operational risks. The operational risk process is made up of components to identify and assess key operational risks, establish key risk indicators and perform comprehensive operational risk reporting. Senior management committee reviews results of RCSA testing and operational risk framework and identifies areas where the management of the operational risk can be strengthened. Operational Risk data is captured in a systematic manner to provide the details of the nature of the operational loss, key controls that failed and the preventive measures/corrective actions in respect of the same and the same reported to the committee.

The Bank has a separate function assigned with the responsibility for establishing and providing independent oversight of the operational risk management framework for Citibank, including data collection and risk measurement standards. This function is also responsible for ensuring the communication of aggregate Citi-wide operational risk exposures and loss experience to the senior management. Further, Audit Risk and Review function provides independent assessment and evaluation of Citibank's compliance with the policy, including assessing the adequacy and effectiveness of the risk management and control processes for operational risk measurement methodology and systems.

Citibank N.A. India Branch has adopted the basic indicator approach to operational risk for capital adequacy computation as at 31 March 2008. Given the low experience of actual operational loss events, this is more than adequate to support this risk.

1.10 Interest rate risk in banking book (IRRBB)

Interest rate risk represents the Bank's exposure to adverse movements in interest rates with regard to its non-trading exposures. Interest rate risk is measured by doing a gap analysis as well as factor sensitivity analysis. Business-specific assumptions underlying these measurements, e.g., tenor bucket used for demand deposits, are documented and models used to measure interest rate risk are independently reviewed. Interest rate gap analysis utilizes the maturity or repricing schedules of balance sheet items to determine the differences between maturing or repricing items within given tenor buckets. Interest rate exposure (IRE) measures the potential pre-tax earnings impact, over a specified reporting period, for the accrual positions, from a defined change in the yield curve. Residual market risk is also monitored using a series of measures, including factor sensitivities (PV01) and stress testing. Factor sensitivities (PV01) are expressed as the change in the value of a position for a defined change in a market risk factor, such as a change in the value of a position for a one basis point change in interest rates. Independent Market Risk Management monitors factors for all relevant market risk.

The Bank undertakes Stress Testing for its banking book. For the banking book stress parameters are simultaneously applied for interest rate risk, FX Spot and FX Volatilities to assess the likely absolute loss and its impact on the net worth of the Bank. Market Conditions are monitored continuously to ensure proactive risk management.

Impact on earnings/ economic value/ capital for interest rate shocks by currency:

Rs. in Million

Currency	Earnings	Capital
INR	2,650	7,715
USD	26	84
EUR	0	0
GBP	43	43
Other currencies	17	29
Total	2,736	7,871