

BNP PARIBAS -- INDIAN BRANCHES
(Incorporated in France with limited liability)

**SCHEDULES TO THE FINANCIAL STATEMENTS AS OF AND FOR THE YEAR
ENDED MARCH 31, 2012**

(Amounts in thousands of Indian Rupees)

	<u>As on</u> <u>March 31, 2012</u>	<u>As on</u> <u>March 31, 2011</u>
SCHEDULE 1. CAPITAL		
Head Office Account		
Opening balance	10,695,793	10,695,793
Remittances received from Head Office during the year	-	-
Closing balance	<u>10,695,793</u>	<u>10,695,793</u>
Deposit kept with the RBI under Section 11(2)(b) of the Banking Regulation Act, 1949	<u>2,375,000</u>	<u>1,975,000</u>
SCHEDULE 2. RESERVES AND SURPLUS		
a. Statutory Reserve		
Opening balance	2,264,362	1,794,397
Additions during the year	<u>203,427</u>	<u>469,965</u>
Closing balance	<u>2,467,789</u>	<u>2,264,362</u>
b. Capital Reserve		
Opening balance	144,027	131,046
Additions during the year	-	12,981
Closing balance	<u>144,027</u>	<u>144,027</u>
c. Remittable Surplus retained		
Opening balance	3,297,214	3,297,214
Additions during the year	<u>3,127,753</u>	<u>-</u>
Closing balance	<u>6,424,967</u>	<u>3,297,214</u>
d. General Reserve		
Opening balance	183,320	183,320
Additions during the year	-	-
Closing balance	<u>183,320</u>	<u>183,320</u>
e. Revaluation Reserve (Refer Schedule 18 (24))		
Opening balance	854,858	891,665
Deduction during the year	-	(3,074)
Amortisation during the year	<u>(28,334)</u>	<u>(33,733)</u>
Closing balance	<u>826,524</u>	<u>854,858</u>
f. Investment Reserve Account		
Opening balance	-	-
Additions during the year	<u>230,239</u>	<u>-</u>
Closing balance	<u>230,239</u>	<u>-</u>
g. Balance in Profit and Loss Account		
	-	2,747,710
	<u>10,276,866</u>	<u>9,491,491</u>



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SCHEDULE 3. DEPOSITS		
A.I. Demand Deposits		
(i) From Banks	500,822	200,809
(ii) From Others	21,493,798	10,809,147
II. Savings Bank Deposits	1,409,375	898,992
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	35,600,026	34,555,902
	<u>59,004,021</u>	<u>46,464,850</u>
B.I. Deposits of branches in India	59,004,021	46,464,850
II. Deposits of branches outside India	-	-
	<u>59,004,021</u>	<u>46,464,850</u>
SCHEDULE 4. BORROWINGS		
I. Borrowings in India		
(i) Reserve Bank of India	9,500,000	4,650,000
(ii) Other Banks	3,500,000	7,215,000
(iii) Other institutions and agencies	-	-
	13,000,000	11,865,000
II. Borrowings outside India*	7,652,800	16,010,986
	<u>20,652,800</u>	<u>27,875,986</u>

Secured borrowings from RBI under Liquidity Adjustment Facility (LAF) included above Rs. 9,500,000 (2011 - Rs. 4,550,000)
*Borrowings outside India include Subordinated debts of Rs. 6,059,459 (2011 - Rs. 6,477,964) (Refer Schedule 18 (43))

SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS

I. Bills Payable	367,074	588,860
II. Inter-office adjustments (net)	-	-
III. Interest accrued	667,329	384,221
IV. Provision for tax (net of advance tax)	127,588	320,122
V. Others* (Including provisions)	15,504,789	11,131,078
	<u>16,666,780</u>	<u>12,424,281</u>

*Included in Others is an amount of Rs 780,405 (2011 - Rs 780,405) which pertains to provisions made against standard assets.



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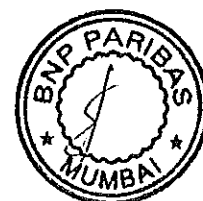
**SCHEDULES TO THE FINANCIAL STATEMENTS AS OF AND FOR THE YEAR
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(Amounts in thousands of Indian Rupees)

	<u>As on</u> <u>March 31, 2012</u>	<u>As on</u> <u>March 31, 2011</u>
SCHEDULE 6. CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in hand (including foreign currency notes)	25,227	25,939
II. Balances with Reserve Bank of India		
(i) In current accounts	3,377,966	5,534,501
(ii) In other accounts	-	-
	<u>3,403,193</u>	<u>5,560,440</u>
SCHEDULE 7. BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
(i) Balances with Banks		
(a) In current accounts	70,157	63,159
(b) In Other Deposit Accounts	-	-
(ii) Money at call and short notice		
(a) With Banks	-	-
(b) With other Institutions	5,750,000	-
II. Outside India		
(i) In current accounts	528,674	177,821
(ii) In other Deposit Accounts	-	-
(iii) In Money at call and short notice	-	-
	<u>6,348,831</u>	<u>240,980</u>
SCHEDULE 8. INVESTMENTS		
I. Investments in India in		
(i) Government Securities *	34,310,139	24,381,044
(ii) Other approved securities	-	-
(iii) Shares	52	52
(iv) Debentures and Bonds	-	1,223,247
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others **	-	13,186,386
	<u>34,310,191</u>	<u>38,790,729</u>
Less: Provision for diminution	<u>(444,057)</u>	<u>(725,744)</u>
	33,866,134	38,064,985
II. Investments outside India	-	-
	<u>33,866,134</u>	<u>38,064,985</u>

* Investments include securities pledged with RBI for availment of liquidity adjustment facility of Face value Rs. 9,975,000 (2011 - Rs. 4,777,500) and include Government Securities lodged with Clearing Corporation of India Limited of Face Value Rs. 500,000 (2011 - Rs. 501,430)

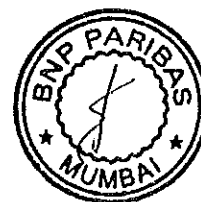
** Comprises of Certificate of Deposits Rs. Nil (2011 - Rs. 13,186,386).



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	<u>As on</u> <u>March 31, 2012</u>	<u>As on</u> <u>March 31, 2011</u>
SCHEDULE 9. ADVANCES		
A (i) Bills purchased and discounted	6,086,534	3,077,603
(ii) Cash credits, overdrafts and loans repayable on demand	44,242,389	41,834,595
(iii) Term loans	<u>11,512,804</u>	<u>9,594,964</u>
	<u>61,841,727</u>	<u>54,507,162</u>
B. (i) Secured by tangible assets (includes advances against book debts)	17,095,652	17,459,657
(ii) Covered by Bank/Government Guarantees	9,273,626	5,978,131
(iii) Unsecured	<u>35,472,449</u>	<u>31,069,374</u>
	<u>61,841,727</u>	<u>54,507,162</u>
C. I. Advances in India		
(i) Priority sectors	23,038,858	13,470,524
(ii) Public sector	476,048	352
(iii) Banks	368,224	171,913
(iv) Others	<u>37,958,597</u>	<u>40,864,373</u>
	61,841,727	54,507,162
C. II. Advances outside India	<u>-</u>	<u>-</u>
	<u>61,841,727</u>	<u>54,507,162</u>
SCHEDULE 10. FIXED ASSETS		
I. Premises		
At book value		
Beginning of the year	1,298,677	1,302,347
Additions during the year	28,985	18,776
Deductions during the year	<u>(27,903)</u>	<u>(22,446)</u>
	1,299,759	1,298,677
Depreciation to date		
Beginning of the year	298,432	274,485
Additions during the year	37,955	43,288
Deductions during the year	<u>(27,738)</u>	<u>(19,341)</u>
	<u>308,649</u>	<u>298,432</u>
	<u>991,110</u>	<u>1,000,245</u>



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	<u>As on</u> <u>March 31, 2012</u>	<u>As on</u> <u>March 31, 2011</u>
II. Other Fixed Assets (including furniture and fixtures)		
At book value		
Beginning of the year	486,620	573,303
Additions during the year	491,759	65,015
Deductions during the year	<u>(133,537)</u>	<u>(151,698)</u>
	844,842	486,620
Depreciation to date		
Beginning of the year	317,590	387,356
Additions during the year	105,603	75,537
Deductions during the year	<u>(83,916)</u>	<u>(145,303)</u>
	<u>339,277</u>	<u>317,590</u>
	<u>505,565</u>	<u>169,030</u>
III. Capital work-in-progress	5,672	73,412
	<u>1,502,347</u>	<u>1,242,687</u>

SCHEDULE 11. OTHER ASSETS

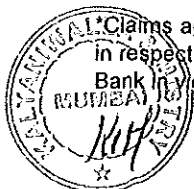
I. Inter-office adjustment (net)	-	-
II. Interest accrued	898,207	844,655
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery and stamps	382	311
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others		
(a) Advances to employees	1,436	1,408
(b) Deferred tax asset (net) (Refer Schedule 18 (29))	274,545	264,624
(c) Deposits	3,767,773	4,701,636
(d) Others	<u>5,391,685</u>	<u>1,523,513</u>
	<u>10,334,028</u>	<u>7,336,147</u>

SCHEDULE 12. CONTINGENT LIABILITIES

(Refer Schedule 18 (42))

I. Claims against the Bank not acknowledged as debts*	637,450	6,603
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	985,677,503	854,263,049
IV. Guarantees given on behalf of constituents		
(a) In India	10,865,360	9,313,192
(b) Outside India	35,789,032	19,274,611
V. Acceptances, endorsements and other obligations	2,018,539	7,192,108
VI. Other items for which the Bank is contingently liable	<u>3,427,453,849</u>	<u>4,422,668,445</u>
	<u>4,462,441,734</u>	<u>5,312,718,008</u>

*Claims against the Bank not acknowledged as debts include Rs 6,219 (2010 – Rs 6,219) towards disputed income tax claims in respect of matters pending in appeals before the Appellate authorities for which no provision is considered necessary by the Bank in view of the Management's judgement that these matters will be decided in the Bank's favour.



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	<u>For the year ended</u> <u>March 31, 2012</u>	<u>For the year ended</u> <u>March 31, 2011</u>
SCHEDULE 13. INTEREST EARNED		
I. Interest/discount on advances/bills	4,935,265	3,672,255
II. Income on investments	3,450,206	2,739,932
III. Interest on Balance with RBI & other Inter-bank funds	30,615	48,639
IV. Others	7,886	238
	<u>8,423,972</u>	<u>6,461,064</u>
SCHEDULE 14. OTHER INCOME		
I. Commission, exchange and brokerage	1,186,096	1,347,154
II. Net profit/(loss) on sale of investments	(122,817)	(283,813)
III. Net profit/(loss) on sale of fixed assets	(41,857)	26,596
IV. Net profit/(loss) on exchange transactions and derivatives	(621,805)	1,372,830
V. Miscellaneous income	330,396	118,656
	<u>730,013</u>	<u>2,581,423</u>
SCHEDULE 15. INTEREST EXPENDED		
I. Interest on deposits	3,457,812	2,018,539
II. Interest on RBI/Inter-bank borrowings	580,139	390,955
III. Others	-	-
	<u>4,037,951</u>	<u>2,409,494</u>
SCHEDULE 16. OPERATING EXPENSES		
I. Payments to and provisions for employees (Refer Schedule 18 (25))	1,282,526	1,137,649
II. Rent, taxes and lighting (Refer Schedule 18 (28))	570,112	425,737
III. Printing and Stationery	15,471	15,829
IV. Advertisement and Publicity	34,476	45,535
V. Depreciation on the Bank's property *	115,224	85,090
VI. Auditors' fees and expenses	2,768	3,216
VII. Law charges	3,296	11,343
VIII. Postage, Telegrams, Telephones, etc.	37,622	30,521
IX. Repairs and maintenance	82,396	79,460
X. Insurance	54,488	53,922
XI. Head Office charges (Refer Schedule 18 (22))	247,807	80,471
XII. Other expenditure **	1,134,161	886,858
	<u>3,580,347</u>	<u>2,855,631</u>

*Net of Depreciation charged to Revaluation Reserve Rs. 28,334 (2011 - Rs. 33,733)

** Includes data processing charges of Rs. 228,718 (2011 - Rs. 153,488), IT support fees Rs. 185,938 (2011 - Rs. 126,046), Other taxes and duties Rs. 117,447 (2011 - Rs. 62,363), support service fees Rs. 97,769 (2011 - Rs. 139,022) and travel expenses Rs. 90,271 (2011 - Rs. 98,963)

