

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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**

(Amounts in thousands of Indian Rupees)

	<u>As at</u> <u>March 31, 2011</u>	<u>As at</u> <u>March 31, 2010</u>
<b>SCHEDULE 1. CAPITAL</b>		
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>1,975,000</u>	<u>1,515,000</u>
 <b>SCHEDULE 2. RESERVES AND SURPLUS</b>		
a. Statutory Reserve		
Opening balance	1,794,397	1,343,362
Additions during the year	<u>469,965</u>	<u>451,035</u>
Closing balance	<u>2,264,362</u>	<u>1,794,397</u>
b. Capital Reserve		
Opening balance	131,046	131,046
Additions during the year	<u>12,981</u>	<u>-</u>
Closing balance	<u>144,027</u>	<u>131,046</u>
c. Remittable Surplus retained		
Opening balance	3,297,214	3,297,214
Additions during the year	<u>-</u>	<u>-</u>
Closing balance	<u>3,297,214</u>	<u>3,297,214</u>
d. General Reserve		
Opening balance	183,320	181,012
Additions during the year	<u>-</u>	<u>2,308</u>
Closing balance	<u>183,320</u>	<u>183,320</u>
e. Revaluation Reserve (Refer Schedule 17B (23))		
Opening balance	891,665	916,210
Deduction during the year	<u>(3,074)</u>	<u>-</u>
Amortisation during the year	<u>(33,733)</u>	<u>(24,545)</u>
Closing balance	<u>854,858</u>	<u>891,665</u>
f. Balance in Profit and Loss Account		
	<u>2,747,710</u>	<u>1,350,797</u>
	<u><u>9,491,491</u></u>	<u><u>7,648,439</u></u>

UMS



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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**

(Amounts in thousands of Indian Rupees)

	<u>As at</u> <u>March 31, 2011</u>	<u>As at</u> <u>March 31, 2010</u>
<b>SCHEDULE 3. DEPOSITS</b>		
A.I. Demand Deposits		
(i) From Banks	200,809	191,559
(ii) From Others	10,809,147	11,189,135
II. Savings Bank Deposits	898,992	1,201,583
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	34,555,902	37,620,228
	<u>46,464,850</u>	<u>50,202,505</u>
B.I. Deposits of branches in India	46,464,850	50,202,505
II. Deposits of branches outside India	-	-
	<u>46,464,850</u>	<u>50,202,505</u>
<b>SCHEDULE 4. BORROWINGS</b>		
I. Borrowings in India		
(i) Reserve Bank of India	4,650,000	500,000
(ii) Other Banks	7,215,000	-
(iii) Other institutions and agencies	-	1,500,000
	<u>11,865,000</u>	<u>2,000,000</u>
II. Borrowings outside India*	16,010,986	10,586,378
	<u>27,875,986</u>	<u>12,586,378</u>

Secured borrowings from RBI under Liquidity Adjustment Facility (LAF) included above Rs. 4,550,000 (2010 - Rs. 500,000)

Secured borrowings in the form of CBLO included above Rs. Nil (2010 - Rs. 1,500,000)

\*Borrowings outside India include Subordinated debts of Rs. 6,477,964 (2010 - Rs. 6,477,964) (Refer Schedule 17B (42))

**SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS**

I. Bills Payable	588,860	507,740
II. Inter-office adjustments (net)	-	-
III. Interest accrued	384,221	255,508
IV. Provision for tax (net of advance tax)	320,122	244,161
V. Others* (Including provisions)	11,131,078	11,958,124
	<u>12,424,281</u>	<u>12,965,533</u>

\*Included in Others is an amount of Rs. 780,405 (2010 - Rs. 780,405) which pertains to provisions made against standard assets.

1/3



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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**  
(Amounts in thousands of Indian Rupees)

	<u>As at</u> <u>March 31, 2011</u>	<u>As at</u> <u>March 31, 2010</u>
<b>SCHEDULE 6. CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
I. Cash in hand (including foreign currency notes)	25,939	39,648
II. Balances with Reserve Bank of India		
(i) In current accounts	5,534,501	4,710,415
(ii) In other accounts	-	-
	<u>5,560,440</u>	<u>4,750,063</u>
<b>SCHEDULE 7. BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>		
I. In India		
(i) Balances with Banks		
(a) In current accounts	63,159	64,673
(b) In Other Deposit Accounts	-	-
(ii) Money at call and short notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
II. Outside India		
(i) In current accounts	177,821	1,785,991
(ii) In other Deposit Accounts	-	-
(iii) In Money at call and short notice	-	-
	<u>240,980</u>	<u>1,850,664</u>
<b>SCHEDULE 8. INVESTMENTS</b>		
I. Investments in India in		
(i) Government Securities *	24,381,044	30,358,616
(ii) Other approved securities	-	-
(iii) Shares	52	50
(iv) Debentures and Bonds	1,223,247	125,000
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others **	13,186,386	10,260,357
	<u>38,790,729</u>	<u>40,744,023</u>
Less: Provision for diminution	<u>(725,744)</u>	<u>(469,964)</u>
	<u>38,064,985</u>	<u>40,274,059</u>
II. Investments outside India	<u>-</u>	<u>-</u>
	<u>38,064,985</u>	<u>40,274,059</u>

\* Investments include securities pledged with RBI for availment of liquidity adjustment facility of Face value Rs. 4,777,500 (2010 – Rs. 525,000) and include Government Securities lodged with Clearing Corporation of India Limited of Face Value Rs. 501,430 (2010 - Rs. 250,000)

\*\* Comprises of Certificate of Deposits Rs. 13,186,386 (2010 – Rs. 10,260,357).

*MS*



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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**  
(Amounts in thousands of Indian Rupees)

	<u>As at</u> <u>March 31, 2011</u>	<u>As at</u> <u>March 31, 2010</u>
<b>SCHEDULE 9. ADVANCES</b>		
A. (i) Bills purchased and discounted	3,077,603	3,351,073
(ii) Cash credits, overdrafts and loans repayable on demand	41,834,595	29,700,634
(iii) Term loans	9,594,964	4,324,345
	<u>54,507,162</u>	<u>37,376,052</u>
B. (i) Secured by tangible assets (includes advances against book debts)	17,459,657	16,401,808
(ii) Covered by Bank/Government Guarantees	5,978,131	5,897,000
(iii) Unsecured	31,069,374	15,077,244
	<u>54,507,162</u>	<u>37,376,052</u>
C. I. Advances in India		
(i) Priority sectors	13,470,524	15,755,591
(ii) Public sector	352	-
(iii) Banks	171,913	144
(iv) Others	40,864,373	21,620,317
	<u>54,507,162</u>	<u>37,376,052</u>
C. II. Advances outside India	<u>-</u>	<u>-</u>
	<u>54,507,162</u>	<u>37,376,052</u>
<b>SCHEDULE 10. FIXED ASSETS</b>		
<b>I. Premises</b>		
At book value		
Beginning of the year	1,302,347	1,302,551
Additions during the year	18,776	2,242
Deductions during the year	(22,446)	(2,446)
	<u>1,298,677</u>	<u>1,302,347</u>
Depreciation to date		
Beginning of the year	274,485	243,466
Additions during the year	43,288	33,465
Deductions during the year	(19,341)	(2,446)
	<u>298,432</u>	<u>274,485</u>
	<u>1,000,245</u>	<u>1,027,862</u>



*My*

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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**

(Amounts in thousands of Indian Rupees)

	<u>As at</u> <u>March 31, 2011</u>	<u>As at</u> <u>March 31, 2010</u>
<b>II. Other Fixed Assets (including furniture and fixtures)</b>		
At book value		
Beginning of the year	573,303	565,341
Additions during the year	65,015	34,203
Deductions during the year	<u>(151,698)</u>	<u>(26,241)</u>
	486,620	573,303
Depreciation to date		
Beginning of the year	387,356	352,789
Additions during the year	75,537	54,865
Deductions during the year	<u>(145,303)</u>	<u>(20,298)</u>
	<u>317,590</u>	<u>387,356</u>
	<u>169,030</u>	<u>185,947</u>
<b>III. Capital work-in-progress</b>	<u>73,412</u>	<u>4,976</u>
	<u>1,242,687</u>	<u>1,218,785</u>

**SCHEDULE 11. OTHER ASSETS**

I. Inter-office adjustment (net)	-	-
II. Interest accrued	844,855	577,144
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery and stamps	311	252
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others		
(a) Advances to employees	1,408	756
(b) Deferred tax asset (net) (Refer Schedule 17 B (28))	264,624	402,381
(c) Deposits	4,701,636	4,306,812
(d) Others (Refer Schedule 17 B (24))	<u>1,523,513</u>	<u>3,341,680</u>
	<u>7,336,147</u>	<u>8,629,025</u>

**SCHEDULE 12. CONTINGENT LIABILITIES**

(Refer Schedule 17 B (41))

I. Claims against the Bank not acknowledged as debts*	6,603	6,603
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	854,263,049	1,037,022,363
IV. Guarantees given on behalf of constituents		
(a) In India	9,313,192	10,266,210
(b) Outside India	19,274,611	23,324,722
V. Acceptances, endorsements and other obligations	7,192,108	5,127,710
VI. Other items for which the Bank is contingently liable	<u>4,422,668,445</u>	<u>3,990,606,331</u>
	<u>5,312,718,008</u>	<u>5,066,353,939</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.

*MS*



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

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE YEAR**  
**ENDED MARCH 31, 2011**

(Amounts in thousands of Indian Rupees)

	<u>For the year ended</u> <u>March 31, 2011</u>	<u>For the year ended</u> <u>March 31, 2010</u>
<b>SCHEDULE 13. INTEREST EARNED</b>		
I. Interest/discount on advances/bills	3,672,255	2,825,408
II. Income on investments	2,739,932	2,549,404
III. Interest on Balance with RBI & other Inter-bank funds	48,639	467,497
IV. Others	238	7,324
	<u>6,461,064</u>	<u>5,849,633</u>
<b>SCHEDULE 14. OTHER INCOME</b>		
I. Commission, exchange and brokerage	1,347,154	1,146,207
II. Net loss on sale of investments	(283,813)	(466,249)
III. Net profit/(loss) on sale of fixed assets	26,596	(3,213)
IV. Net profit on exchange transactions and derivatives	1,281,747	1,180,129
V. Miscellaneous income	118,656	90,237
	<u>2,490,340</u>	<u>1,947,111</u>
<b>SCHEDULE 15. INTEREST EXPENDED</b>		
I. Interest on deposits	2,018,539	1,138,265
II. Interest on RBI/Inter-bank borrowings	390,955	291,647
III. Others	-	-
	<u>2,409,494</u>	<u>1,429,912</u>
<b>SCHEDULE 16. OPERATING EXPENSES</b>		
I. Payments to and provisions for employees (Refer Schedule 17 B (24))	1,137,649	1,018,406
II. Rent, taxes and lighting (Refer Schedule 17 B (27))	425,737	159,575
III. Printing and Stationery	15,829	16,035
IV. Advertisement and Publicity	45,535	22,525
V. Depreciation on the Bank's property *	85,090	63,785
VI. Auditors' fees and expenses	3,216	2,920
VII. Law charges	11,343	2,326
VIII. Postage, Telegrams, Telephones, etc.	30,521	34,128
IX. Repairs and maintenance	180,522	174,135
X. Insurance	53,922	43,495
XI. Head Office charges (Refer Schedule 17 B (21))	80,471	333,748
XII. Other expenditure **	694,713	510,457
	<u>2,764,548</u>	<u>2,381,535</u>

\*Net of Depreciation charged to Revaluation Reserve Rs. 33,733 (2010 - Rs. 24,545)

\*\* Includes data processing charges of Rs. 153,488 (2010 - Rs. 114,556), IT support fees Rs. 126,046 (2010 - Rs. 125,344) and travel expenses Rs. 98,963 (2010 - Rs. 71,744)

*MJ*

