

(Rs in million)

DF 11 - Composition of Capital as at March 31, 2014		Amounts Subject to Pre- Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	19,186.86	a
2	Retained earnings	12,852.80	b+c+d+e
3	Accumulated other comprehensive income (and other reserves)	-	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
	Public sector capital injections grandfathered until 1 January 2018	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	32,039.67	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	0.03	0.04 j
10	Deferred tax assets	117.24	175.86 k
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which : significant investments in the common stock of financial entities	-	
24	of which : mortgage servicing rights	-	
25	of which : deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
26b	of which: Investments in the equity capital of the unconsolidated non financial subsidiaries	-	
26c	of which: Shortfall in the equity capital of the majority owned financial entities which have not been consolidated with the bank.	-	
26d	of which: Unamortised pension fund expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	175.90	
28	Total regulatory adjustments to Common equity Tier 1	293.17	
29	Common Equity Tier 1 capital (CET1)	31,746.50	

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Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which : instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory adjustments applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	175.90	
	of which : Other intangibles	0.04	j
	of which : Net deferred tax assets	175.86	k
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	175.90	
44	Additional Tier 1 capital (AT1)	(175.90)	
44a	Additional Tier 1 capital reckoned for capital adequacy	-	
45	Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)	31,746.50	
Tier 2 capital : instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	2,983.02	h
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in Group Tier II)	-	
49	of which : instruments issued by subsidiaries subject to phase out	-	
50	Provisions	1,601.91	f+g+i
51	Tier 2 capital before regulatory adjustments	4,584.93	

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Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments -	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	of which: shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	4,584.93	
58a	Tier 2 capital reckoned for capital adequacy	4,584.93	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)	4,584.93	
59	Total capital (TC = T1 + T2) (row 45+row 58c)	36,331.43	
	Risk Weighted Assets in Respect of Amounts Subject to Pre-Basel III Treatment	-	
	of which : [Insert Name of Adjustment]	-	
	of which : [Insert Name of Adjustment]	-	
60	Total risk weighted assets (row 60a +row 60b+row 60c)	261,556.68	
60a	of which : total credit risk weighted assets	198,435.12	
60b	of which : total market risk weighted assets	51,751.06	
60c	of which : total operational risk weighted assets	11,370.50	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.14	
62	Tier 1 (as a percentage of risk weighted assets)	12.14	
63	Total capital (as a percentage of risk weighted assets)	13.89	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	-	
65	of which : capital conservation buffer requirement	-	
66	of which : bank specific countercyclical buffer requirement	-	
67	of which : G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	

National minima (if different from Basel III)

69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	

(Rs in million)

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Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	

Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,255.41		g + i
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,480.44		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-		
Capital instruments subject to phase-out arrangements (only applicable between April 1, 2017 and March 31, 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	-		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase out arrangements	-		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on T2 instruments subject to phase out arrangements	3,300.82		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		
Notes to the Template				
Row # of template	Particular	Rs. in millions		
10	Deferred tax associated with accumulated losses	-		
	Deferred tax assets (excluding those associated with accumulated losses) net of deferred tax liability	293.10		k
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-		
	of which: Increase in Common Equity Tier 1 capital	-		
	of which: Increase in Additional Tier 1 capital	-		
	of which: Increase in Tier 2 capital	-		
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-		
	(i) Increase in Common Equity Tier 1 capital	-		
	(ii) Increase in risk weighted assets	-		
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-		
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-		
50	Eligible provisions included in Tier 2 capital	1,255.41		g + i
	Eligible revaluation reserves included in Tier 2 capital	346.51		f
	Total of row 50	1,601.91		
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-		

DF 12 - Composition of Capital - Reconciliation Requirements

(Rs in million)

		Balance sheet as in financial statements	Reference
		As on 31-Mar-14	
A	Capital and Liabilities		
i	Capital (CET1)	19,186.86	a
	Reserves & surplus	14,045.96	
	of which Statutory Reserves	3,424.19	b
	of which Capital Reserve	144.03	c
	of which Capital Retained in India for CRAR	9,101.27	d
	of which General Reserve	183.32	e
	of which Revaluation Reserve	346.51	f
	of which Investment Reserve	423.15	g
	Minority interest	-	
	Total capital	33,232.82	
ii	Deposits	124,376.95	
	of which: Deposits from banks	3,162.38	
	of which: Customer deposits	121,214.57	
	of which: Other deposits	-	
iii	Borrowings	22,938.31	
	of which: from RBI	15,100.00	
	of which: From banks	2,462.25	
	of which: From other institutions & agencies	-	
	of which: Others (Capital instruments not eligible for T2)	2,393.04	
	of which: Capital instruments eligible for T2	2,983.02	h
iv	Other liabilities & provisions	107,036.82	
	of which: Provision against standard assets	832.26	i
	Total Capital and Liabilities	287,584.89	
B	Assets		
i	Cash and balances with RBI	7,221.05	
	Balance with banks and money at call and short notice	4,747.73	
ii	Investments	57,463.69	
	of which: Government securities	51,694.22	
	of which: Other approved securities	-	
	of which: shares	0.05	
	of which: Debentures & Bonds	-	
	of which: Subsidiaries, Joint Ventures, Associates	-	
	of which: Others (Certificate of Deposits & Deposits in lieu of Priority Sector)	5,769.42	
iii	Loans and advances	124,313.19	
	of which: to banks	2,995.75	
	of which: to customers	121,317.44	
iv	Fixed assets	1,295.23	
v	Other assets	92,544.00	
	of which: (a) intangible assets	0.07	j
	of which : (b) deferred tax assets	293.10	k
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
	Total Assets	287,584.89	

DF 14 - Full Terms and Conditions of Regulatory Capital Instruments

Instrument	Head Office Borrowings in foreign currency in the nature of Subordinated debts					
Issuer	BNP Paribas					
Principal	EUR 8,350,000	EUR 6,320,000	EUR 17,500,000	EUR 20,000,000	EUR 20,000,000	EUR 20,000,000
Maturity Period	10 years	10 years	10 years	10 years	10 years	10 years
Loan date	30-Sep-2005	29-Mar-2006	31-Oct-2006	26-Sep-2007	20-Dec-2007	26-Jun-2008
Maturity Date	30-Sep-2015	29-Mar-2016	31-Oct-2016	26-Sep-2017	20-Dec-2017	26-Jun-2018
Interest Rate	EUR Euribor 6 months + 45 bp	EUR Euribor 6 months + 40 bp	EUR Euribor 6 months + 40 bp	EUR Euribor 6 months + 50 bp	EUR Euribor 6 months + 60 bp	EUR Euribor 6 months + 110 bp
Interest payment frequency	Semi annually, at the end of the period, on the interest payment dates as defined above					
Repayment of Principal	on Maturity date					
Subordination	The loan given will be unsecured and subordinated to the claims of all creditors of BNP Paribas India					
Jurisdiction	The loan agreement will be governed by and construed in accordance with the Indian Law.					

DF 15 - Disclosure for Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD No. BC. 72/29.67.001/2011-12 dated 13th Jan 2012 on "Compensation of Whole Time Directors / Chief Executive Officers / Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the FSB principles and standards