

(Rs. In million)

| Table DF-11: Composition of Capital | | 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) | 327,088.2 | | A1+B3 |
| 2 | Retained earnings | - | | |
| 3 | Accumulated other comprehensive income (and other reserves) | 407,137.4 | | B1+B2+B4+B5+B6+B8+B9+B10 |
| 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) | 1,006.1 | (600.00) | C1,C2 |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 735,231.6 | | |
| Common Equity Tier 1 capital: regulatory adjustments | | | | |
| 7 | Prudential valuation adjustments | 1,775.8 | | |
| 8 | Goodwill (net of related tax liability) ¹ | 628.7 | | L |
| 9 | Intangibles other than mortgage-servicing rights (net of related tax liability) ¹ | 0.0 | | |
| 10 | Deferred tax assets | 3,547.3 | 5,320.9 | K2 |
| 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 ¹ | 5.7 | | |
| 15 | Defined-benefit pension fund net assets | - | | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) ¹ | 6.7 | | |
| 17 | Reciprocal cross-holdings in common equity ¹ | 116.6 | | |
| 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 financials | - | | |
| 24 | of which: mortgage servicing rights | - | | |
| 25 | of which: deferred tax assets arising from temporary differences | - | | |
| 26 | National specific regulatory adjustments | - | | |
| 26a | of which: Investments in the equity capital of the unconsolidated insurance subsidiaries | 20,059.2 | 30,088.8 | |
| 26b | of which: Investments in the equity capital of unconsolidated non-financial subsidiaries | - | | |
| 26c | of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank | - | | |
| 26d | Unamortised pension funds expenditures | - | | |
| REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | | - | | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | - | | |
| 28 | Total regulatory adjustments to Common equity Tier 1 | 26,140.0 | | |
| 29 | Common Equity Tier 1 capital (CET1) | 709,091.6 | | |

(Rs. In million)

| Table DF-11: Composition of Capital | | At March 31, 2014 | Amounts Subject To Pre-Basel III Treatment | Ref. No. |
|--|--|--------------------------|---|-----------------|
| 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 and preference share capital permitted by RBI | 25,976.3 | | E1+E2 |
| 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 | 25,976.3 | | |
| 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 | 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 | 20,365.3 | | |
| | <i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i> | 15,044.4 | | |
| | <i>OF WHICH: DTA</i> | 5,320.9 | | K2 |
| 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 | 20,365.3 | | |
| 44 | Additional Tier 1 capital (AT1) | 5,611.0 | | |
| 44a | Additional Tier 1 capital reckoned for capital adequacy | 5,611.0 | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) | 714,702.6 | | |
| 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 | 265,074.6 | | E3 |
| 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 2) | 12,215.3 | (5,699.8) | E4,E5 |
| 49 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | 12,215.3 | (5,699.8) | E4,E5 |
| 50 | Provisions | 23,692.4 | | F3 |
| 51 | Tier 2 capital before regulatory adjustments | 300,982.3 | | |
| Tier 2 capital: regulatory adjustments | | | | |
| 52 | Investments in own Tier 2 instruments | | | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments ¹ | 490.6 | | |
| 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) | | | |

(Rs. In million)

| Table DF-11: Composition of Capital | | At March 31, 2014 | Amounts Subject To Pre-Basel III Treatment | Ref. No. |
|---|--|--------------------------|---|-----------------|
| 56 | National specific regulatory adjustments (56a+56b) | 15,044.4 | | |
| 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 | - | | |
| | Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment | 15,044.4 | | |
| | <i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i> | 15,044.4 | | |
| | OF WHICH: [INSERT TYPE OF ADJUSTMENT] | - | | |
| 57 | Total regulatory adjustments to Tier 2 capital | 15,534.9 | | |
| 58 | Tier 2 capital (T2) | 285,447.4 | | |
| 58a | Tier 2 capital reckoned for capital adequacy | 285,447.4 | | |
| 58b | Excess Additional Tier 1 capital reckoned as Tier 2 capital | - | | |
| 58c | Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b) | 285,447.4 | | |
| 59 | Total capital (TC = T1 + T2) (row 45+row 58c) | 1,000,149.9 | | |
| | RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | 5,452,125.8 | | |
| 60 | Total risk weighted assets (row 60a +row 60b +row 60c) | 5,452,125.8 | | |
| 60a | of which: total credit risk weighted assets | 4,774,349.1 | | |
| 60b | of which: total market risk weighted assets | 330,682.8 | | |
| 60c | of which: total operational risk weighted assets | 347,094.0 | | |
| Capital ratios | | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 13.01% | | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 13.11% | | |
| 63 | Total capital (as a percentage of risk weighted assets) | 18.34% | | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets) | 5.50% | | |
| 65 | of which: capital conservation buffer requirement | 2.50% | | |
| 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% | | |
| 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 financials | - | | |
| 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) | 23,692.4 | | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 59,679.4 | | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | NA | | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | NA | | |
| Capital instruments subject to phase-out arrangements | | | | |
| 80 | <i>Current cap on CET1 instruments subject to phase out arrangements</i> | NA | | |
| 81 | <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i> | NA | | |
| 82 | <i>Current cap on AT1 instruments subject to phase out arrangements</i> | 25,976.3 | | |
| 83 | <i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i> | - | | |
| 84 | <i>Current cap on T2 instruments subject to phase out arrangements</i> | 277,289.9 | | |
| 85 | <i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i> | - | | |

Note: 1. Currently not phased out as per Basel III transitional arrangement

Step 1

| | | (Rs. in million) | |
|----------|---|---|--|
| | | Balance sheet as in published financial statements | Under regulatory scope of consolidation |
| | | At March 31, 2014 | At March 31, 2014 |
| A | Capital & Liabilities | | |
| i | Paid-up Capital | 11,550.4 | 11,550.4 |
| ii | Reserves & Surplus | 752,682.3 | 748,109.2 |
| | of which: | - | - |
| | Statutory reserve | 135,266.5 | 135,266.5 |
| | Special reserve | 58,058.7 | 58,058.7 |
| | Securities premium | 315,537.8 | 315,537.8 |
| | Investment reserve account | 1,270.0 | 1,270.0 |
| | Unrealised investment reserve | 34.1 | 34.1 |
| | Capital reserve | 23,176.4 | 23,070.2 |
| | Foreign currency translation reserve | 25,433.2 | 25,433.2 |
| | Reserve fund | 95.9 | 95.9 |
| | Revenue and other reserves | 48,334.2 | 41,111.6 |
| | Balance in profit and loss account | 145,475.5 | 148,231.2 |
| | | - | - |
| iii | Employees stock options outstanding | 65.7 | 65.7 |
| | | - | - |
| iv | Minority Interest | 20,107.6 | 1,406.1 |
| | of which: eligible for CET1 | - | - |
| | | | |
| | Total Capital | 784,406.0 | 761,131.4 |
| v | Deposits Of which: | 3,595,126.8 | 3,597,706.9 |
| | Deposits from banks | 127,411.8 | 127,411.8 |
| | Customer deposits | 3,467,715.0 | 3,470,295.1 |
| | Other deposits | | |
| vi | Borrowings Of which: | 1,835,420.7 | 1,835,425.6 |
| | From RBI | 111,388.5 | 111,388.5 |
| | From banks | 462,846.7 | 462,846.7 |
| | From other institutions & agencies | 284,428.9 | 284,428.9 |
| | Others | 551,806.1 | 551,811.0 |
| | Capital instruments | 424,950.5 | 424,950.5 |
| vii | Other liabilities & provisions | 1,260,303.3 | 382,220.5 |
| | | | |
| | Total | 7,475,256.8 | 6,576,484.4 |
| B | Assets | | |
| i | Cash and balances with Reserve Bank of India | 220,969.3 | 219,045.2 |
| | Balance with banks and money at call and short notice | 261,613.0 | 246,891.5 |
| ii | Investments Of which: | 2,676,094.4 | 1,848,196.4 |
| | Government securities | 1,189,833.7 | 1,064,839.0 |
| | Other approved securities | - | - |
| | Shares | 56,068.6 | 26,945.2 |
| | Debentures & Bonds | 247,682.7 | 155,601.9 |
| | Subsidiaries / Joint Ventures / Associates | - | 50,148.0 |
| | Others (Commercial Papers, Mutual Funds etc.) | 1,182,509.4 | 550,662.3 |
| iii | Loans and advances Of which: | 3,873,417.8 | 3,873,298.7 |
| | Loans and advances to banks | 11,146.7 | 11,146.7 |
| | Loans and advances to customers | 3,862,271.1 | 3,862,152.0 |
| | | - | - |
| iv | Fixed assets | 55,068.3 | 49,004.3 |
| | | - | - |
| v | Other assets of which: | 386,661.7 | 339,419.6 |
| | Goodwill and intangible assets | - | - |
| | Deferred tax assets | 9,297.8 | 8,868.2 |
| | | - | - |
| vi | Goodwill on consolidation | 1,432.3 | 628.7 |
| vii | Debit balance in Profit & Loss account | - | - |
| | | | |
| | Total | 7,475,256.8 | 6,576,484.4 |

Step 2

(Rs. in million)

| | | Balance sheet as in published financial statements | | Under regulatory scope of consolidation | |
|----------|---|--|--------------------|---|--|
| | | At March 31, 2014 | | At March 31, 2014 | |
| A | Capital & Liabilities | | | | |
| i | Paid-up Capital | | | | |
| | Amount eligible for CET1 | A1 | 11,550.4 | 11,550.4 | |
| | Amount eligible for AT1 | A2 | - | - | |
| | Reserve and surplus | B | 752,682.3 | 748,109.2 | |
| | of which: | | | | |
| | Statutory reserve | B1 | 135,266.5 | 135,266.5 | |
| | Special reserve | B2 | 58,058.7 | 58,058.7 | |
| | Securities premium | B3 | 315,537.8 | 315,537.8 | |
| | Investment reserve account | B4 | 1,270.0 | 1,270.0 | |
| | Unrealised investment reserve | B5 | 34.1 | 34.1 | |
| | Capital reserve | B6 | 23,176.4 | 23,070.2 | |
| | Foreign currency translation reserve | B7 | 25,433.2 | 25,433.2 | |
| | Reserve fund | B8 | 95.9 | 95.9 | |
| | Revenue and other reserves | B9 | 48,334.2 | 41,111.6 | |
| | Balance in profit and loss account | B10 | 145,475.5 | 148,231.2 | |
| | Employees stock options outstanding | B11 | 65.7 | 65.7 | |
| | Minority Interest | C | 20,107.6 | 1,406.1 | |
| | of which: eligible for CET1 | C1 | - | 1,006.1 | |
| | amount subject to pre-Basel III treatment (60% of surplus CET1 capital attributable to minority shareholders) | C2 | - | (600.0) | |
| | Total Capital | A1+B+C | 784,406.0 | 761,131.4 | |
| ii | Deposits Of which: | D | 3,595,126.8 | 3,597,706.9 | |
| | Deposits from banks | | 127,411.8 | 127,411.8 | |
| | Customer deposits | | 3,467,715.0 | 3,470,295.1 | |
| | Other deposits | | - | - | |
| iii | Borrowings Of which: | E | 1,835,420.7 | 1,835,425.6 | |
| | From RBI | | 111,388.5 | 111,388.5 | |
| | From banks | | 462,846.7 | 462,846.7 | |
| | From other institutions & agencies | | 284,428.9 | 284,428.9 | |
| | Borrowings in the form of bonds & debentures | | 551,806.1 | 551,811.0 | |
| | Capital instruments of which: | | 424,950.5 | 424,950.5 | |
| | Preference share eligible for inclusion in AT1 | E1 | - | 647.7 | |
| | Amount eligible for AT1 | E2 | - | 25,328.6 | |
| | Amount eligible for Tier 2 capital (issued by Bank) | E3 | - | 265,074.6 | |
| | Amount eligible for Tier 2 capital (issued by subsidiaries) | E4 | - | 12,215.3 | |
| | amount subject to pre-Basel III treatment (60% of surplus Tier 2 capital attributable to third party investors) | E5 | - | (5,699.8) | |
| iv | Other liabilities & provisions of which: | F | 1,260,303.3 | 382,220.5 | |
| | DTLs related to goodwill | F1 | - | - | |
| | DTLs related to intangible assets | F2 | - | - | |
| | General Provision | F3 | 23,692.4 | 23,692.4 | |
| | Total | | 7,475,256.8 | 6,576,484.4 | |
| B | Assets | | | | |
| i | Cash and balances with Reserve Bank of India | G1 | 220,969.3 | 219,045.2 | |
| | Balance with banks and money at call and short notice | G2 | 261,613.0 | 246,891.5 | |
| ii | Investments Of which: | H | 2,676,094.4 | 1,848,196.4 | |
| | Government securities | H1 | 1,189,833.7 | 1,064,839.0 | |
| | Other approved securities | H2 | - | - | |
| | Shares | H3 | 56,068.6 | 26,945.2 | |
| | Debentures & Bonds | H4 | 247,682.7 | 155,601.9 | |
| | Subsidiaries / Joint Ventures / Associates | H5 | - | 50,148.0 | |
| | Others (Commercial Papers, Mutual Funds etc.) | H6 | 1,182,509.4 | 550,662.3 | |
| iii | Loans and advances Of which: | I | 3,873,417.8 | 3,873,298.7 | |
| | Loans and advances to banks | I1 | 11,146.7 | 11,146.7 | |
| | Loans and advances to customers | I2 | 3,862,271.1 | 3,862,152.0 | |
| iv | Fixed assets | J | 55,068.3 | 49,004.3 | |
| v | Other assets of which: | K | 386,661.7 | 339,419.6 | |
| | Goodwill and intangible assets | K1 | - | - | |
| | Deferred tax assets | K2 | 9,297.8 | 8,868.2 | |
| vi | Goodwill on consolidation | L | 1,432.3 | 628.7 | |
| vii | Debit balance in Profit & Loss account | M | - | - | |
| | Total | | 7,475,256.8 | 6,576,484.4 | |