

Mumbai Branch

Quarterly Pillar-III disclosure as on June 30, 2014

₹ in 000's

Capital Structure

Tier 1 Capital

| | |
|--------------------------------------|------------------|
| Interest free funds from Head Office | 8,087,300 |
| Statutory reserves | 75,075 |
| Innovative instruments | - |
| Other capital market instruments | - |
| Amount deducted from Tier -1 Capital | (4,194) |
| Total Tier 1 Capital | 8,158,181 |

Tier 2 Capital

| | |
|---|---------------|
| General provision for standard advances | 44,700 |
| Provision for country risk | 8,816 |
| Total Tier 2 Capital | 53,516 |

| | |
|-------------------------------|------------------|
| Total Eligible Capital | 8,211,697 |
|-------------------------------|------------------|

Capital requirements

| | Total Capital Required | Total Risk Weighted Assets |
|---|---------------------------|-------------------------------|
| Credit Risk | | |
| Portfolios subject to standardised approach | 373,428 | 4,149,200 |
| Securitisation exposures | - | - |
| Total | 373,428 | 4,149,200 |
| Market Risk | | |
| Interest rate risk | 990,753 | 11,008,367 |
| Foreign exchange risk (including gold) | 180,000 | 2,000,000 |
| Equity risk | - | - |
| Total | 1,170,753 | 13,008,367 |
| Operational risk | 111,464 | 1,238,494 |
| Total | 1,655,645 | 18,396,061 |

Capital adequacy ratios

| | % |
|---------------------------------------|---------------|
| Tier-1 Capital | 44.35% |
| Tier-2 Capital | 0.29% |
| Total regulatory capital ratio | 44.64% |