

Composition of Capital:
Rs. in million

| | | | Amounts Subject to Pre- Basel III Treatment |
|---|---|-----------------|--|
| Common Equity Tier 1 capital: instruments and reserves | | | |
| 1 | Directly issued qualifying common share capital plus related stock surplus (share premium) | 9112.12 | |
| 2 | Retained earnings | | |
| 3 | Accumulated other comprehensive income (and other reserves) | 21411.07 | |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | | |
| | Public sector capital injections grandfathered until January 1, 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 | 30523.19 | |
| 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) | | |
| 10 | Deferred tax assets | | |
| 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-up capital on reported balance sheet) | | |
| 17 | Reciprocal cross-holdings in common equity | 5.34 | 13.34 |
| 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, | | |

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| | net of eligible short positions (amount above 10% threshold) | | |
| 20 | Mortgage servicing rights ⁴ (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 ⁷ (26a+26b+26c+26d) | 103.67 | 0 |
| 26a | of which : Investments in the equity capital of unconsolidated insurance subsidiaries | | |
| 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 | of which : Unamortised pension funds expenditures | 103.66 | 0 |
| | Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment | | |
| | of which : | | |
| | of which : | | |
| 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 | 109.00 | |
| 29 | Common Equity Tier 1 capital (CET1) | 30414.19 | |
| Additional Tier 1 capital : instruments | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (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 | | |

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| 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) ⁹ | | |
| 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 | | |
| | of which : | | |
| | of which : | | |
| | of which : | | |
| 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 | | |
| 44 | Additional Tier 1 capital (AT1) | 0 | |
| 44a | Additional Tier 1 capital reckoned for capital adequacy | 0 | |
| 45 | Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a) | 30414.19 | |
| 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 | 3859.00 | |
| 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) | | |
| 49 | of which : instruments issued by subsidiaries subject to phase out | | |
| 50 | Provisions | 2338.30 | |
| 51 | Tier 2 capital before regulatory adjustments | 6197.30 | |

| Tier 2 capital: regulatory adjustments | | | |
|--|--|------------------|-------|
| 52 | Investments in own Tier 2 instruments | | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | 12.11 | 30.28 |
| 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 ¹³ 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 insurance 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 | | |
| | of which : | | |
| | of which : | | |
| 57 | Total regulatory adjustments to Tier 2 capital | 12.11 | |
| 58 | Tier 2 capital (T2) | 6185.19 | |
| 58a | Tier 2 capital reckoned for capital adequacy <u>14</u> | 6185.19 | |
| 58b | Excess Additional Tier 1 capital reckoned as Tier 2 capital | 0 | |
| 58c | Total Tier 2 capital admissible for capital adequacy (58a + 58b) | 6185.19 | |
| 59 | Total capital (TC = T1 + Admissible T2) (45 + 58c) | 36599.38 | |
| | Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment | | |
| | of which : | | |
| | of which : ... | | |
| 60 | Total risk weighted assets (60a + 60b + 60c) | 302893.59 | |
| 60a | of which : total credit risk weighted assets | 266481.98 | |
| 60b | of which : total market risk weighted assets | 14533.87 | |
| 60c | of which : total operational risk weighted assets | 21877.74 | |
| Capital ratios | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 10.04% | |

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| 62 | Tier 1 (as a percentage of risk weighted assets) | 10.04% | |
| 63 | Total capital (as a percentage of risk weighted assets) | 12.08% | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets) | 5.0% | |
| 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) | 5.04% | |
| National minima (if different from Basel III) | | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | 5.0% | |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | 6.5% | |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | 9% | |
| Amounts below the thresholds for deduction (before risk weighting) | | | |
| 72 | Non-significant investments in the capital of other financial entities | | |
| 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) | 2338.30 | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 3786.16 | |
| 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 (only applicable between March 31, 2017 and March 31, 2022) | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | NA | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | NA | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | NA | |

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| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | NA | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | NA | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | | |