

Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2011

Table DF-1: Scope of Application (Stand alone basis)

| | |
|---|-----------|
| (a) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries. | NA |
| (b) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction. | NA |

Table DF-2: Capital Structure

1. The Tier 1 capital of the bank comprises:

| | | (Rs in Crores) |
|-----------------------------------|---|----------------|
| i) | Paid-up share capital | 547.22 |
| ii) | Reserves (excluding revaluation reserves) | 14726.03 |
| iii) | Innovative Perpetual Bonds | 2097.79 |
| iv) | Other capital instruments | --- |
| Deductions | | |
| v) | Equity Investment in Subsidiaries | 287.44 |
| vi) | Intangible Assets (Deferred Tax Assets) | --- |
| Tier I Capital (i+ii+iii+iv-v-vi) | | 17083.60 |

2. The amount of Tier 2 capital (net of deductions) is Rs.7675.78 crores

3. The debt capital instruments eligible for inclusion in Upper Tier 2 capital are:

| | | (Rs in Crores) |
|---|--|----------------|
| Total amount outstanding | | 5407.27 |
| Of which amount raised during the year | | --- |
| Amount eligible to be reckoned as capital funds | | 5407.27 |

4. The subordinated debts eligible for inclusion in Lower Tier 2 capital are:

| | | (Rs in Crores) |
|---|--|----------------|
| Total amount outstanding | | 1800.00 |
| Of which amount raised during the year | | --- |
| Amount eligible to be reckoned as capital funds | | 950.00 |

5. There are no other deductions from capital

6. The total eligible capital comprises:

| | | (Rs in Crores) |
|-----------------|--|----------------|
| Tier I Capital | | 17083.60 |
| Tier II Capital | | 7675.78 |
| Total Capital | | 24759.38 |

Table DF-3: Capital Adequacy

| | |
|--|--|
| (b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardised approach: Securitisation exposures: | Rs. 16209.45 Crores NIL |
| (c) Capital requirements for market risk: Standardised duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk: | Rs. 641.59 Crores Rs. 14.67 Crores Rs. 457.58 Crores |
| d) Capital requirements for operational risk: Basic indicator approach: | Rs. 1300.00 Crores |
| (e) Total and Tier 1 capital ratio: For the top consolidated group; and For significant bank subsidiaries (stand alone or sub- consolidated depending on how the Framework is applied). For BOI Solo | 11.97% & 8.26% |

TableDF-4: Credit risk: general disclosures for all Banks

1. The total gross credit exposures are:

| (Rs in Crores) | |
|-----------------|--------|
| Category | Amount |
| Fund Based | 216951 |
| Non Fund Based* | 57798 |

* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

| (Rs in Crores) | | |
|----------------|----------|----------|
| | Domestic | Overseas |
| Fund Based | 157863 | 59088 |
| Non Fund Based | 50891 | 6906 |

3. Industry type distribution of exposure (Fund Based & Non Fund Based) – Domestic is as under:

| Industry Name | Fund Based (Outstanding) Rs. in Crores | Non Fund Based (Outstanding) Rs. in Crores |
|------------------------------|--|--|
| Coal | 63.37 | 373.78 |
| Mining | 1176.74 | 0.00 |
| Iron & Steel | 11306.95 | 947.03 |
| Other Metal & Metal Products | 2549.51 | 272.88 |
| All Engineering | 1994.28 | 1252.50 |
| Of which Electronics | 870.80 | 299.32 |
| Electricity | 9701.68 | 0.00 |
| Cotton Textiles | 3744.08 | 150.82 |
| Jute Textiles | 94.37 | 0.25 |

| | | |
|---|-----------|----------|
| Other Textiles | 4284.19 | 294.37 |
| Sugar | 2249.52 | 29.24 |
| Tea | 8.65 | 0.97 |
| Food Processing | 1378.81 | 131.46 |
| Vegetable Oil & Vanaspati | 358.67 | 369.55 |
| Tobacco & Tobacco Products | 439.10 | 4.21 |
| Paper & Paper Products | 955.16 | 176.65 |
| Rubber & Rubber Products | 2035.90 | 356.20 |
| Chemical, Dyes, Paints etc. | 4491.43 | 566.44 |
| Of which Fertilisers | 254.86 | 1.12 |
| Of which Petro-chemicals | 1030.88 | 227.12 |
| Of which Drugs & Pharmaceuticals | 2218.24 | 136.46 |
| Cement | 1068.13 | 11.03 |
| Leather & Leather Products | 459.31 | 9.50 |
| Gems & Jewellery | 4081.77 | 823.73 |
| Construction | 1183.80 | 1063.94 |
| Petroleum | 882.26 | 0.00 |
| Automobiles including Trucks | 2275.11 | 1188.23 |
| Computer Software | 0.00 | 0.00 |
| Infrastructure* | 11537.73 | 5532.28 |
| Of which Power | 3047.55 | 2271.34 |
| Of which Telecommunications | 1792.43 | 77.67 |
| Of which Roads & Ports | 5053.28 | 1474.22 |
| Other Industries | 13332.44 | 9751.99 |
| Residuary Other Advances (to balance with Gross Advances) | 135298.04 | 34490.95 |
| Total | 216951.00 | 57798.00 |

* Fund Based – Exposure to Iron & Steel at 5.21% and Infrastructure at 5.32% exceeds 5% total Fund Advances. Non Fund Based - Exposure to Infrastructure at 9.57% exceeds 5% total Non Fund Advances

4. The residual contractual maturity break down of assets is:

| Maturity Pattern | Advances | Investments (gross) | (Rs in Crores) |
|----------------------|----------|------------------------|-------------------------|
| | | | Foreign Currency Assets |
| Next day | 14154.26 | 5102.95 | 0.00 |
| 2 – 7 days | 9707.19 | 4275.79 | 13510.29 |
| 8 –14 days | 3003.87 | 4552.00 | 2653.07 |
| 15 – 28 days | 4640.54 | 1665.18 | 5696.38 |
| 29 days – 3 months | 25634.51 | 8281.41 | 18276.78 |
| >3 months – 6 months | 23866.02 | 5754.09 | 16738.28 |
| > 6months – 1 year | 11866.43 | 8821.57 | 6476.75 |
| >1 year – 3 years | 17715.89 | 24196.99 | 8395.93 |
| > 3 years – 5 years | 16088.69 | 23385.14 | 10892.68 |
| > 5 years | 23041.67 | 64807.54 | 6380.71 |

5. The gross NPAs are:

| Category | (Rs in Crores) |
|-----------------|-----------------------|
| Sub Standard | 4722.60 |
| Doubtful – 1 | 883.66 |
| Doubtful – 2 | 572.30 |
| Doubtful – 3 | 26.10 |
| Loss | 343.42 |
| TOTAL | 6548.08 |

6. The amount of net NPAs is Rs. 4244.65 crores.

7. The NPA ratios are as under:

- a. Gross NPAs to Gross Advances: 3.02%
- b. Net NPAs to Net Advances: 1.98%

8. The movement of gross NPA is as under:

| | (Rs in Crores) |
|---|----------------|
| i) Opening balance at the beginning of the year | 4811.55 |
| ii) Additions during the year | 4505.31 |
| iii) Reductions during the year | 2768.78 |
| iv) Closing balance at the end of the year (i+ii-iii) | 6548.08 |

9. The movement of provision for NPAs is as under:

| | (Rs in Crores) |
|---|----------------|
| i) Opening balance at the beginning of the year | 2224.78 |
| ii) Provisions made during the year | 1596.60 |
| iii) Write-off/write-back of excess provisions | 2149.78 |
| iv) Closing balance at the end of the year (i+ii-iii) | 1671.61 |

10. The amount of non-performing investment is Rs. 292.59 crores.

11. The amount of provision held for non-performing investment is Rs. 285.76 crores

12. The movement of provisions for depreciation on investments is as under:

| | (Rs in Crores) |
|---|----------------|
| i) Opening balance at the beginning of the year | 689.44 |
| ii) Provisions made during the year | 379.63 |
| iii) Write-off/write-back of excess provisions | 333.7 |
| iv) Closing balance at the end of the year (i+ii-iii) | 735.37 |

Table DF-5: Credit risk: disclosures for portfolios subject to the standardized approach

| | |
|---|--|
| <p>For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted;</p> <p>The total credit exposure (Funded excluding market related off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: - Below 100 % risk weight: 100 % risk weight: More than 100 % risk weight: Deducted</p> | <p>Rs 266,975 Cr Rs 124,692 Cr Rs 21,242 Cr NIL</p> |
|---|--|

Table DF-6: Credit risk mitigation: disclosures for standardized approaches

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|--|---------------------------------------|
| <p>(a) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by eligible financial collateral: after the application of haircuts.</p> <p>(b) For each separately disclosed portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)</p> | <p>Rs 63,010 Cr Rs 15,131 Cr</p> |
|--|---------------------------------------|

Table DF-7: Securitization: disclosure for standardized approach: NA**Table DF-8: Market risk in trading book**

| | |
|--|---|
| <p>The capital requirements for: interest rate risk: equity position risk: and foreign exchange risk:</p> | <p>Rs. 641.59 Crores Rs. 457.58 Crores Rs. 14.67 Crores</p> |
|--|---|

Table DF-9: Operational risk: (Quantitative Disclosures) - NA

Table DF-10: Interest rate risk in the banking book (IRRBB):

The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (where the turnover is more than 5 per cent of the total turnover).

| | Total | Of which in USD (where turnover is more than 5% of total turnover) |
|--|--------------------------|---|
| 1. Earnings At Risk (NII) | | |
| At 0.50% change for 1 year | Rs. 34.10 crores | Rs. 0.32 crores |
| | | |
| 2. Economic Value of Equity at Risk | | |
| 200 basis point shock | Rs. 295.82 crores | Rs. 27.38 crores |
| Drop in equity value in %age terms | 1.82 | 0.17 |