

TABLE DF - 11 - Composition of Capital - As on 30th September, 2021

(Rs. in Millions)

Particulars	Amount	Ref No.
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>		
1 Directly issued qualifying common share capital plus related stock surplus (share premium)	70,268	A1 + A2
2 Retained earnings	33,744	A3-A3a-A3b
3 Accumulated other comprehensive income (and other reserves)	40,392	B1 + B2+ B3+ B4 + B5+B6+B7
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
<b>Public sector capital injections grandfathered until 1 January 2018</b>		
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in gross CET1)		
6 <b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>144,404</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7 Prudential valuation adjustments	-	
8 Goodwill (net of related tax liability)	-	
9 Intangibles (net of related tax liability)	418	C1
10 Deferred tax assets	-	
11 Cash-flow hedge reserve	-	
12 Shortfall of provisions to expected losses	-	
13 Securitization 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 unconsolidated insurance subsidiaries	-	
26b Of which: Investment 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: Unamortized 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 <b>Total regulatory adjustments to Common equity Tier 1</b>	<b>418</b>	
29 <b>Common Equity Tier 1 capital (CET1)</b>	<b>143,986</b>	
<b>Additional Tier 1 capital: instruments</b>		
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		E1
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in gross AT1)		
35 of which: instruments issued by subsidiaries subject to phase out		
36 <b>Additional Tier 1 capital before regulatory adjustments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>		
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 of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b of which: 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		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43 <b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>	
44 <b>Additional Tier 1 capital (AT1)</b>	<b>-</b>	
45 <b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)</b>	<b>143,986</b>	

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	E2 + 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)	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions (including Investment Reserve Account) (1.25% of Creditrisk RWA)	7,113
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>7,113</b>
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 II 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		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>7,113</b>
58	<b>Tier 2 capital (T2)</b>	<b>151,099</b>
59	<b>Total capital (TC = T1 + T2) (row 45+row 58)</b>	<b>151,099</b>
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
60	<b>Total risk weighted assets (row 60a +row 60b +row 60c)</b>	<b>739,087</b>
60a	of which: total credit risk weighted assets	569,034
60b	of which: total market risk weighted assets	23,322
60c	of which: total operational risk weighted assets	147,731
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	
62	Tier 1 (as a percentage of risk weighted assets)	19.48%
62a	Tier 2 (as a percentage of risk weighted assets)	0.96%
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>20.44%</b>
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)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
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 standardized approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	
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 March 31, 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	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

#### Notes to the Template

Row No. of the Template	Particular	Rs. in million
10	Deferred tax assets associated with accumulated losses Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for 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 and reserves included in Tier 2 capital (1.25% of Creditrisk RWA) Min(D1+D1a+ D2a,60*1.25%) Total of row 50	7,113 7,113
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 - As on 30th September , 2021

(Rs In millions)			
Step- 1 & 2			
S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
<b>A. Capital &amp; Liabilities</b>			
i.	<b>Paid-up Capital</b>	16,107	A1
	<b>Reserves &amp; Surplus</b>	130,055	-
	of which:		
	Statutory Reserve	33,071.78	B1
	Capital Reserve	6,300.45	B2
	Revenue & Other Reserves	27.67	B3
	Share Premium	54,160.92	A2
	Investment Fluctuation Reserve	1,706.45	D1
	Investment Reserve	51.63	D1a
	Additional Reserve	277.30	B4
	General Reserve	714.44	B5
	Balance in Profit & Loss Account	33,744.18	A3
	of which: Balance in Profit & Loss Account as per last financial Year	61,710.03	
	of which Proposed dividend reduced from CET1	-	A3a
	of which current year profit not reckoned for Capital adequacy purpose	-	A3b
	Foreign Currency Translation Reserves	-	
	Other Reserves	-	B6
	Minority Interest	-	
	Share application money pending allotment	-	B7
	Total Capital	146,161.92	-
ii.	<b>Deposits</b>	818,982.74	-
	of which: Deposits from Banks	103,735.66	-
	of which: Customer deposits	715,247.08	-
	of which: Other deposits (incl. specific)	-	-
iii.	<b>Borrowings</b>	139,054.57	-
	of which: From RBI	-	-
	of which: From Banks	2,450.00	-
	of which: From other institutions & agencies	136,604.57	-
	of which: Capital instruments	-	-
	of which: Subordinated Innovative Perpetual Debt Instruments	-	E1
	of which: Subordinated Debt - Upper Tier II Capital	-	E2
	of which: Subordinated Debt - Tier II Capital	-	E3
	of which: Subordinated Debt - Tier II Basel III Capital	-	E4
	of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPITAL BASEL III COMPLIANT	-	
iv.	<b>Other liabilities &amp; provisions</b>	59,271.59	D2
	Of which General Provision considered for tier II	41,442.54	D2a
	<b>Total</b>	<b>1,163,470.82</b>	
<b>B. Assets</b>			
i.	<b>Cash and balances with Reserve Bank of India</b>	104,202.75	-
	<b>Balance with Banks and money at call and short notice</b>	24,241.69	-
ii.	<b>Investments</b>	258,221.29	-
	of which: Government securities	239,099.84	-
	of which: Other approved securities	-	-
	of which: Shares	3,292.35	C3
	of which: Debentures & Bonds	5,487.22	C4
	of which: Subsidiaries / Joint Ventures / Associates	-	C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	10,350.53	-
	Less: Provision for Depreciation on Investment	(8.65)	C6
iii.	<b>Loans and advances</b>	744,871.00	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	744,871.00	-
iv.	<b>Fixed assets</b>	5,150.43	-
	of which: Goodwill and intangible assets	418.03	C1
	of which: Others	4,732.40	-
v.	<b>Other assets</b>	26,782.76	-
	of which: Deferred tax assets	14,114.58	C2
	of which: Others	12,668.18	-
vi.	<b>Goodwill on consolidation</b>	-	-
vii.	<b>Debit balance in Profit &amp; Loss account</b>	-	-
	<b>Total Assets</b>	<b>1,163,470.82</b>	

Step - 3

Extract of Basel III common disclosure template (with added column) - Table DF-11

Common Equity Tier 1 capital: instruments and reserves

	Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	A1 + A2
2	Retained earnings	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	B1 + B2+ B3+ B4 + B5 + B6+ B7
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
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	144,403.84
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-