

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

1	Particulars	Amount	(Rs. in Millions)
1	Equity Tier 1 Capital: Instruments and Reserves	Amount	Ref No.
		70.070	11 . 12
2	Directly issued qualifying common share capital plus related stock surplus	70,262	A1 + A2
	Retained earnings	60,099	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	40,364	B1 + B2+ B3+ B4 + B5+B6+B7
	Directly issued capital subject to phase out from CET1 (only applicable to		
4	non-joint stock companies)		
	Public sector capital injections grandfathered until 1 January 2018		
	Common share capital issued by subsidiaries and held by third parties		
5	(amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	170,726	
	Equity Tier 1 capital: regulatory adjustments	170,728	
common	Prudential valuation adjustments		
8			
9	Goodwill (net of related tax liability)	441	C
10	Intangibles (net of related tax liability)	441	C
11	Deferred tax assets		
12	Cash-flow hedge reserve		
13	Shortfall of provisions to expected losses		
14	Securitization gain on sale		
15	Gains and losses due to changes in own credit risk on fair valued liabilities		
	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on		
17	Reciprocal cross-holdings in common equity		
	Investments in the capital of banking, financial and insurance entities		
18	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		
40	Significant investments in the common stock of banking, financial and		
19	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		
26b	Of which: Investment in the equity capital of unconsolidated non-financial		
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	Total regulatory adjustments to Common equity Tier 1	441	
29	Common Equity Tier 1 capital (CET1)	170,285	
	l Tier 1 capital: instruments		
		170,283	
Additiona 30	Directly issued qualifying Additional Tier 1 instruments plus related stock	170,203	
30		170,283	
	Directly issued qualifying Additional Tier 1 instruments plus related stock of which: classified as equity under applicable accounting standards (Perpetual	170,283	
30 31 32	Directly issued qualifying Additional Tier 1 instruments plus related stock	170,253	
30 31	Directly issued qualifying Additional Tier 1 instruments plus related stock of whith: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perpetual	170,283	Ei
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30 31 32 33 34	Directly issued qualifying Additional Tier I instruments plus related stock of which classified as equity under applicable accounting standards (Perpetual Non-Cannulative Preference Shares) of shifts: classified as liabilities under applicable accounting standards (Perpetual Directly issued capital instruments subject to phase out from Additional Additional Tier 1 instruments (and CETI instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group	170,203	EI
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30 31 32 33 34 35	Directly issued qualifying Additional Tier I instruments plus related stock of which: Cassiple as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) or ability dissolid a highlitic under applicable accounting standards (Perretual Obrech) issued carbal instruments subject to obase out from Additional Directly issued carbal instruments subject to obase out from Additional Suscept by subsidiaries and held by which carties (amount allowed in group of athicit instruments issued by subsidiaries and held by Additional Tier I capital before regulatory adjustments	170,235	EI
30 31 32 33 34 35 36	Directly issued qualifying Additional Tier I instruments plus related stock of which: Cassied as equity under applicable accounting standards (Perpetual Non-Camulative Preference Shares) of which: Cassied as liabilities under applicable accounting standards (Perpetual Oirectly issued capital instruments subject to phase out from Additional Test instruments on included in row 5) issued by subsidiaries and held by third parties (amount allowed in group of which instruments issued by usbaldniers subject to phase out.  Additional Tier I capital before regulatory adjustments.  Tier I capital Perfore regulatory adjustments.	170,235	EI
30 31 32 33 34 35 36 Additiona	Directly issued qualifying Additional Tier I instruments plus related stock of which: cassied as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which classified as liabilities under amplicable accounting standards (Perpetual Directly issued capital instruments subsect to phase out from Additional Directly issued capital instruments subsect to phase out from Additional Teri Instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group of which instruments issued by unshaling is subject to phase out additional Tier I capital before regulatory adjustments  Tier I capital regulatory adjustments  Investments in own Additional Tier I instruments  Reviewaci cross-biddines in Additional Tier I instruments	170,235	EI
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	ital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
	Investments in the capital of banking, financial and insurance entities that		
54	are outside the scope of regulatory consolidation, net of eligible short		
	positions, where the bank does not own more than 10% of the issued		
	Significant investments in the capital Banking, financial and insurance		
55	entities that are outside the scope of regulatory consolidation (net of eligible		
56	National specific regulatory adjustments (56a+56b)		
56a	Of which: Investments in the Tier II capital of unconsolidated subsidiaries		
Jua	Of which: Investments in the Fier I capital of unconsolianted substaturies  Of which: Shortfall in the Fier 2 capital of majority owned financial entities which		
56b			
	have not been consolidated with the Bank		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS		
	SUBJECT TO PRE-BASEL III TREATMENT		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	6,854	
59	Total capital (TC = T1 + T2) (row 45+row 58)	177,138	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-		
	BASEL III TREATMENT		
60	Total risk weighted assets (row 60a +row 60b +row 60c)	713,839	
60a	of which: total credit risk weighted assets	548,291	
60h	of which: total market risk weighted assets	17,817	
60c	of which: total operational risk weighted assets	147,731	
ital ra		147,731	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
62	Tier 1 (as a percentage of risk weighted assets)	23.85%	
62a	Tier 2 (as a percentage of risk weighted assets)	0.96%	
63	Total capital (as a percentage of risk weighted assets) Institution specific ourser requirement (minimum CETT requirement plus	24.81%	
64	capital conservation and countercyclical buffer requirements, expressed as		
65	of which: cavital conservation buffer requirement		
66	of which: Capital conservation buffer requirement of which: Bank specific countercuclical buffer requirement		
67			
68	of which: G-SIB buffer requirement common requity filer i available to meet buffers (as a percentage of fisk		
ional r	ninima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
ounte	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			
75	Mortgage servicing rights (net of related tax liability)		
	Deferred tax assets arising from temporary differences (net of related tax		
pticabl	e 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		
pital in	struments subject to phase-out arrangements (only applicable between Marc	h 31, 2017 and March 31, 20	122)
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions		
84	Current cap on T2 instruments subject to phase out arrangements		
	Amount excluded from T2 due to cap (excess over cap after redemptions		
85			

#### 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 deduction, the resultant increase in the capital of bank	
	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,60a*1.25%)	6,8
	Total of row 50	6,8
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)	



### $\mbox{DF}$ - 12 - Composition of Capital- Reconciliation Requirements - As on 30th June , 2021

## Step- 1 & 2

(Rs In millions)

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	Capital & Liabilities		
i.	Paid-up Capital	16,107 161,718.55	A1
	Reserves & Surplus of which:	161,/18.55	
	Statutory Reserve	33.071.78	R1
	Capital Reserve	6,300.45	B2
	Revenue & Other Reserves	-	B3
	Share Premium	54,155.56	A2
	Investment Fluctuation Reserve	1,706.45	D1
	Investment Reserve	51.63	D1a
	Additional Reserve	277.39	B4
	General Reserve	714.4	B5
	Balance in Profit & Loss Account	65,440.8	A3
	of which: Balance in Profit & Loss Account as per last financial Year	60,099	A3a
	of which Proposed dividend reduced from CET1	1,611	A3a
	of which current year profit not reckoned for Capital adequacy purpose	3,730.82	A3b
	Foreign Currency Translation Reserves	-	
	Other Reserves	-	B6
	Minority Interest  Share application money pending allotment	-	- B7
	Total Capital	177,825.24	D/
ii.	Deposits	773,355.35	
	of which: Deposits from Banks	94.116.27	
	of which: Customer deposits	679.239.09	
	of which: Other deposits (pl. specify)	-	
iii.	Borrowings	119,104.50	-
	of which: From RBI	-	-
	of which: From Banks	2,450.00	
	of which: From other institutions & agencies	115,054.50	-
	of which: Capital instruments	1,600.00	E1
	of which: Subordinated Innovative Perpetual Debt Instruments of which: Subordinated Debt - Upper Tier II Capital	-	E1 E2
	of which: Subordinated Debt – Upper Her II Capital of which: Subordinated Debt – Tier II Capital	-	E3
	of which: Subordinated Debt - Tier II Basel III Capital	1,600.00	E4
	of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPITAL	-	
iv.	Other liabilities & provisions	33,703.73	D2
	Of which General Provision considered for tier II	10,507.66	D2a
	Total	1,103,988.82	
B.	Assets	00 804 40	
i.	Cash and balances with Reserve Bank of India	98,736.68 16,256.09	
ii.	Balance with Banks and money at call and short notice Investments:	221.394.94	-
	of which: Government securities	204,078.50	
	of which: Other approved securities	-	
	of which: Shares	3,296.04	C3
	of which: Debentures & Bonds	7,814.34	C4
	of which: Subsidiaries / Ioint Ventures / Associates		C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	6,218.37	
	Less: Provision for Depriciation on Investment	(12.31)	C6
iii.	Loans and advances	747,664.11	-
	of which: Loans and advances to Banks of which: Loans and advances to customers	747.664.11	<del> </del>
iv.	of which: Loans and advances to customers  Fixed assets	4,982,08	
ıv.	of which: Goodwill and intangible assets	440.90	C1
	of which: Others	4.541.18	
v.	Other assets	14,954.92	
	of which: Deferred tax assets	3,020.98	C2
	of which: Others	11,933.94	
vi.	Goodwill on consolidation	-	
vi. vii.	Goodwill on consolidation  Debit balance in Profit & Loss account	1,103,988.82	-

# Sten - 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	70,262	A1 + A2
2	Retained earnings	60,099	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	40,364	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	170,726	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		