

Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2008

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 consolidated bank comprises:

		(Rs in Crores)
i)	Paid-up share capital	525.91
ii)	Reserves (excluding revaluation reserves)	9419.68
iii)	Innovative Perpetual Bonds	1054.88
iv)	Other capital instruments	-----
Deductions		
v)	Equity Investment in Subsidiaries	121.56
vi)	Intangible Assets (Deferred Tax Assets)	90.51
Tier I Capital (i+ii+iii+iv-v-vi)		10788.40

2. The amount of Tier 2 capital (net of deductions) is Rs. 5411.81 crores

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

		(Rs in Crores)
Total amount outstanding		1857.75
Of which amount raised during the year		0.00
Amount eligible to be reckoned as capital funds		1857.75

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

		(Rs in Crores)
Total amount outstanding		2250.00
Of which amount raised during the year		0.00
Amount eligible to be reckoned as capital funds		1890.00

5. There are no other deductions from capital

6. The total eligible capital comprises:

		(Rs in Crores)
Tier I Capital		10788.40
Tier II Capital		5411.81
Total Capital		16200.21

Table DF-3: Capital Adequacy

(b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardised approach: Securitisation exposures:	Rs. 10534.00 Crores NIL
(c) Capital requirements for market risk: Standardised duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk:	Rs. 601.34 Crores Rs. 14.48 Crores Rs. 78.57 Crores
d) Capital requirements for operational risk: Basic indicator approach:	Rs. 667.00 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	12.26%

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

1. The total gross credit exposures are:

Category	Amount
Fund Based	129314
Non Fund Based	28266*

* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

	Domestic	Overseas
Fund Based	101213	28101
Non Fund Based	25619	2647

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	113.09	0.69
Mining	488.91	684.33
Iron & Steel	3664.39	2296.85
Other Metal & metal Products	1880.66	0.79
All Engineering	1877.13	--
Of which Electronics	279.33	--
Electricity	180.39	702.30
Cotton Textiles	1925.07	171.23
Jute Textiles	25.04	0.72
Other Textiles	2568.36	38.46
Sugar	142.13	39.60
Tea	19.37	0.89
Food Processing	220.92	981.39

Vegetable Oil & Vanaspati		682.66
Tobacco & Tobacco Products	45.23	2.30
Paper & Paper Products	588.30	56.71
Rubber & Rubber Products	930.93	353.39
Chemical, Dyes, Paints etc.	3101.67	888.36
Of which Fertilisers	136.25	52.97
Of which Petro-chemicals	497.71	30.57
Of which Drugs & pharmaceuticals	1431.39	269.01
Cement	487.01	1.09
Leather & Leather Products	283.46	16.19
Gems & Jewellery	2441.90	295.79
Construction	1429.40	702.77
Petroleum	2152.86	728.57
Automobiles including trucks	1018.79	187.77
Computer Software	137.99	24.13
Infrastructure *	8420.40	1616.39
Of which Power	3898.10	412.50
Of which Telecommunications	1489.20	172.84
Of which Roads & Ports	1672.62	769.81
Other Industries	3539.34	--
Residuary Other Advances (to balance with Gross Advances)	63652.88	1745
Total	101213	25619

* Fund Based - Exposure to Infrastructure Sector at 8.24% exceeds 5% of total Domestic advances

* Non Fund Based – Exposure to Iron & Steel at 8.97% and Infrastructure Sector at 6.31% exceeds total Domestic Non Fund Advances.

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

(Rs in Crores)

Maturity Pattern	Advances*	Investments (gross)	Foreign Currency Assets*
Next day	3319.11	3.55	0
2 – 7 days	5731.20	0.00	8233
8 –14 days	4414.75	1999.83	3007
15 – 28 days	2201.82	11.00	2559
29 days – 3 months	12634.08	119.47	10070
>3 months – 6 months	11955.13	181.04	6285
> 6months – 1 year	7150.11	1215.59	3145
>1 year – 3 years	19137.80	5940.84	5987
> 3 years – 5 years	18190.59	4798.56	3987
> 5 years	43344.39	24638.95	5403

*Figures are shown on net basis

5. The gross NPAs are:

Category	(Rs in Crores)
Sub Standard	1083
Doubtful – 1	249
Doubtful – 2	139
Doubtful – 3	243
Loss	264
TOTAL	1978

6. The amount of net NPAs is Rs. 608 crores.

7. The NPA ratios are as under:

- a. Gross NPAs to Gross Advances: 1.53%
- b. Net NPAs to Net Advances: 0.48%

8. The movement of gross NPA is as under:

	(Rs in Crores)
i) Opening balance at the beginning of the year	1931
ii) Additions during the year	825
iii) Reductions during the year	778
iv) Closing balance at the end of the year (i+ii-iii)	1978

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

	(Rs in Crores)
i) Opening balance at the beginning of the year	1568
ii) Provisions made during the year	673
iii) Write-off/write-back of excess provisions	641
iv) Closing balance at the end of the year (i+ii-iii)	1600

10. The amount of non-performing investment is Rs. 90.85 crores.

11. The amount of provision held for non-performing investment is Rs. 21.01 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	304.64
ii) Provisions made during the year	248.59
iii) Write-off/write-back of excess provisions	60.34
iv) Closing balance at the end of the year (i+ii-iii)	492.89

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 off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: -</p> <p>Below 100 % risk weight:</p> <p>100 % risk weight:</p> <p>More than 100 % risk weight:</p> <p>Deducted</p>	<p>Rs. 77538 Crores</p> <p>Rs. 28010 Crores</p> <p>Rs. 24706 Crores</p> <p>NIL</p>
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Table DF-6: Credit risk mitigation: disclosures for standardised approaches

For disclosed credit risk portfolio under the standardised approach, the total exposure that is covered by: Eligible financial collateral: after the application of haircuts.	Rs. 14632.78 Crores
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Table DF-7: Securitisation: disclosure for standardised approach: NA**Table DF-8: Market risk in trading book**

The capital requirements for: interest rate risk: equity position risk: and foreign exchange risk:	Rs.601.34 Crores Rs. 78.57 Crores Rs. 14.48 Crores
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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.84.29 crores	Rs.0.14 crores
2. Economic Value of Equity at Risk		
200 basis point shock	Rs. 848.18 crores	Rs.34.35 crores
Drop in equity value in %age terms	5.24	0.21