

# DBS India Bank Ltd., India

(Currency: Indian rupees in millions)

## Basel II Disclosures

Particulars	Jun-09	Sep-09	Dec-09
Tier 1 Capital	11,827.7	11,827.7	13,525.9
Total Capital	18,064.3	18,085.5	20,635.4
Total Capital Required	9,393.8	8,743.5	8,599.4
Tier 1 Capital ratio	11.33%	12.17%	14.16%
Total Capital Adequacy ratio	17.31%	18.62%	21.60%

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## Basel II Disclosures

### *Interim Quantitative Disclosures*

#### **1. Scope of application**

DBS Bank Ltd., India ('the Bank') operates in India as a branch of DBS Bank Ltd. Singapore a banking entity incorporated in Singapore with limited liability. As at 30th<sup>th</sup> September 2009, the Bank has a 10 branch presence in 10 cities. The Bank does not have any subsidiaries in India (although it is required to prepare a consolidated return including its associate for the purposes of Consolidated Prudential Reporting (CPR)) and the disclosures contained herein only pertain to the Bank.

#### *Quantitative Disclosures*

Capital Deficiencies: The Bank does not have any subsidiaries in India and is accordingly not required to prepare Consolidated Financial Statements. Also, it does not have any interest in Insurance Entities.

#### **2. Capital Structure**

##### *Quantitative disclosures*

##### Capital Funds

	Particulars	30 Sep 09
<b>A.</b>	<b>Tier I Capital</b>	<b>11,827.7</b>
	Of which	
	- Capital (Funds from Head Office)	9,518.3
	- Reserves and Surplus	2,463.2
	- Amounts deducted from Tier I capital ; Deferred Tax Asset	153.8
<b>B.</b>	<b>Tier 2 Capital (net of deductions)</b>	<b>6,257.8</b>
	Of which	
B.1	Subordinated debt eligible for inclusion in Tier 2 capital	
	- Total amount outstanding	23,305.9
	- Of which amount raised during the period	-
	- Amount eligible as capital funds	5,913.9
B.2	Other Tier 2 Capital	
	- Provision for Standard Assets	225.5
	- Provision for Country Risk	1.2
	- Investment Reserve Account	117.2
<b>C.</b>	<b>Total Eligible Capital</b>	<b>18,085.5</b>

### **3. Capital Adequacy**

#### *Quantitative disclosures*

	<b>Particulars</b>	<b>30 Sep 09</b>
A	Capital requirements for Credit Risk ( <i>Standardised Approach</i> )	6,002.0
B	Capital requirements for Market Risk ( <i>Standardised Duration Approach</i> )	
	- Interest rate risk	1,947.0
	- Foreign exchange risk	270.0
	- Equity risk	-
C	Capital requirements for Operational risk	524.5
D	Capital Adequacy Ratio of the Bank (%)	18.62%
E	Tier 1 CRAR (%)	12.17%

### **4. General Disclosures**

#### **General Disclosures for Credit Risk**

#### *Quantitative Disclosures*

#### **Credit Exposure**

<b>Particulars</b>	<b>30 Sep 09</b>
Fund Based (advances)	37,877.3
Non Fund Based *	84,192.9

\* The amount includes trade exposures and FX/derivative exposures.

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

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**Industry wise Exposures (Fund Based Advances)**

<b>Industry</b>	<b>30 Sep 09</b>
Real Estate	4,801.7
NBFC's	4,280.1
Drugs and Pharmaceuticals	3,769.8
Petroleum	3,041.2
Textiles	2,445.6
Construction	2,088.0
Metal & Metal Products	1,844.2
Computer Software	1,334.0
Engineering	1,128.6
Electronics	770.3
Automobiles including trucks	647.6
Telecommunications	617.1
Chemicals, dyes & paints	465.6
Food Processing	456.5
Cement	393.6
Trading	380.9
Mining	375.9
Iron & Steel	350.0
Infrastructure	202.3
Electricity	175.0
Petro Chemicals	150.0
Paper & Paper Products	136.0
Power	91.1
Roads & Ports	0.4
Residuary Advances	1.4
Other Industries	7,930.4
<b>Total</b>	<b>37,877.3</b>

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## Industry wise Exposures (Non - Fund Based)\* –

Industry	30 Sep 09
Banks	53,653.6
Metal & Metal Products	3,270.7
Construction	2,427.1
Drugs and Pharmaceuticals	2,382.3
Chemicals, dyes & paints	1,668.6
Textiles	1,525.9
Telecommunications	1,492.7
Real Estate	1,205.7
Mining	1,142.9
Petrochemicals	847.3
Petroleum	755.9
Engineering	664.0
Cement	659.1
Paper & Paper Products	655.6
Shipping	518.2
Automobiles including trucks	512.2
Food Processing	451.9
Information & Technology/Communications	362.7
Electricity	293.0
Trading	221.2
Sugar	173.3
Computer Software	158.4
NBFC's	125.0
Iron & Steel	105.3
Electronics	24.3
Commodities	9.0
Power	8.4
Infrastructure	6.9
Other Industries	8,871.7
<b>Total</b>	<b>84,192.9</b>

\* The amount includes trade exposures and Foreign exchange and derivative exposures.

**Residual Maturity of Assets as at 30 September 2009**

Particulars	Cash	Balance with RBI	Balance with Banks	Investments	Loans & Advances	Fixed Assets	Other Assets
1 day	12.5	349.9	693.9	-	1,826.8	-	1,443.2
2-7 days	-	53.1	-	-	2,939.8	-	125.9
8-14 Days	-	26.2	-	-	2,274.1	-	123.7
15-28 Days	-	164.0	-	499.0	1,735.7	-	12.4
29 Days-3 Months	-	1,026.6	-	995.5	9,024.3	-	389.0
3-6 Months	-	443.2	-	9,230.5	6,202.5	-	85.6
6 Months - 1 Year	-	214.1	-	41,573.9	9,171.7	-	281.4
1-3 Years	-	297.8	2.5	12,808.0	1,477.2	-	80.9
3-5 Years	-	3.9	-	969.4	419.1	-	5.8
Over 5 Years	-	1,792.4	-	-	1,983.1	280.5	3,879.2
<b>Total</b>	<b>12.5</b>	<b>4,371.2</b>	<b>696.4</b>	<b>66,076.2</b>	<b>37,054.3</b>	<b>280.5</b>	<b>6,427.2</b>

**Classification of NPA's**

Particulars	30 Sep 09
Amount of NPAs (Gross)	<b>671.8</b>
Substandard	649.2
Doubtful 1	22.6
Doubtful 2	-
Doubtful 3	-
Loss	-

**Movement of NPAs and Provision for NPAs**

	<b>Particulars</b>	<b>30 Sep 09</b>
<b>A</b>	Amount of NPAs (Gross)	671.8
<b>B</b>	Net NPAs	344.1
<b>C</b>	NPA Ratios	
	- Gross NPAs to gross advances (%)	1.80%
	- Net NPAs to net advances (%)	0.93%
<b>D</b>	Movement of NPAs (Gross)	
	- Opening balance as of the beginning of the financial year	311.7
	- Additions	471.8
	- Reductions	111.7
	- Closing balance	671.8
<b>E</b>	Movement of Provision for NPAs	
	- Opening balance as of the beginning of the financial year	162.4
	- Provision made during the year	265.0
	- Write – offs / Write – back of excess provision	99.8
	- Closing balance	327.6

**5. Disclosures for Credit Risk: Portfolios subject to Standardised approach**
***Quantitative Disclosures***

Categorization of Advances (Gross outstanding - Net of Interest Suspense) classified on the basis of Risk Weightage is provided below:

<b>Particulars</b>	<b>30 Sep 09</b>
< 100 % Risk Weight	21,393.0
100 % Risk Weight	15,353.9
> 100 % Risk Weight	635.0
<b>Total</b>	<b>37,382.0</b>

**6. Disclosures for Credit Risk Mitigation on Standardised approach**

As of 30<sup>th</sup> September 2009, the Bank has not availed of Credit Mitigation techniques

**7. Disclosure on Securitisation for Standardised approach**

Not applicable as the Bank does not Securitise assets.

**8. Disclosure on Market Risk in Trading book***Quantitative Disclosures***Capital Requirement for Market Risk**

<b>Particulars</b>	<b>30Sep 09</b>
Interest rate risk	1,947.0
Foreign exchange risk (including gold)	270.0
Equity position risk	-

**9. Interest rate risk in the banking book (IRRBB)***Quantitative Disclosures*

<b>Change in economic value due to a unit change in interest rates</b>	<b>INR Million</b>
30 September 2009	3.6

<b>EaR on the INR book (trading and banking)</b>	<b>INR Million</b>
25 September 2009	(756.2)