

Capital Disclosure September 2017

Table 22

Basel III Common Equity Tier I Disclosure Template

Amt.P.000

Common Equity Tier I capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies)capital plus related stock surplus.	181000
2	Retained earnings	119241
3	Accumulated other comprehensive income(and other reserves)	-39834
4	<i>Directly issued capital subject to phase out fromCET1 CAPITAL(only applicable to non-joint stock companies)</i>	
5	Common share capital issued by subsidiaries and held by third parties(amount allowed in group CET1 CAPITAL)	
6	Common Equity Tier I capital before regulatory adjustments	260407
Common Equity Tier I capital: regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill(net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Short fall of provisions to expected losses	
13	Securitisation gain on sale(as set out in paragraph 562 of Basel II framework)	
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 out side 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 above10% threshold)	
20	Mortgage servicing rights(amount above10%threshold)	
21	Deferred tax assets arising from temporary differences(amount above10%threshold,net of related tax liability)	
22	Amount exceeding the15%threshold	
23	of which:significant investments in the common stock of financials	
24	of which: mortgage servicing rights	

25	of which:deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier II to cover deductions	
28	Total regulatory adjustments to Common equityTier I	
29	Common Equity Tier I capital(CET1 CAPITAL)	260407
Additional Tier I capital:instruments		
30	Directly issued qualifying Additional Tier I instruments plus related stock surplus	
31	of which:classified as equity under applicable accounting standards	
32	of which:classified as liabilities under applicable accounting standards	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier I</i>	
34	Additional Tier Instruments(and CET1 CAPITAL instruments not included in row 5) issued by subsidiaries and held by third parties(amount allowed in group AT1)	
35	<i>Of which:instruments issued by subsidiaries subject to phase out</i>	
36	Additional Tier I capital before regulatory adjustments	
Additional Tier I capital:regulatory adjustments		
37	Investments in own Additional Tier I instruments	
38	Reciprocal cross-holdings in Additional Tier I 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 than10% of the issued common share capital of the entity(amount above10%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	
42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	
43	Total regulatory adjustments to Additional Tier I capital	
44	Additional Tier I capital(AT1)	
45	Tier I capital(T1=CET1 CAPITAL+AT1)260407	
Tier II capital: instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	
47	<i>Directly issued capital instruments subject to phase out from Tier II</i>	
48	Tier II instruments (andCET1 CAPITALandAT1instruments not included in rows 5or 34)issued by subsidiaries and held by third parties (amount allowed in group Tier II)	
49	<i>Of which :instruments issued by subsidiaries subject to phase out</i>	
50	Provisions	11876
51	Tier II capital before regulatory adjustments	11876
Tier II capital: regulatory adjustments		

52	Investments in own Tier II instruments	
53	Reciprocal cross-holdings in Tier I 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	
57	Total regulatory adjustments to Tier II capital	0
58	Tier II capital (T2)	11876
59	Total capital (TC=T1+T2)	272283
60	Total risk-weighted assets	904753
Capital ratios and buffers		
61	Common Equity Tier I (as a percentage of risk weighted assets)	28.78
62	<i>Tier I (as a percentage of risk-weighted assets)</i>	28.78
63	<i>Total capital (as a percentage of risk weighted assets)</i>	30.09
64	<i>Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus counter cyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</i>	
65	<i>Of which: capital conservation buffer requirement</i>	
66	<i>Of which: bank specific counter cyclical buffer requirement</i>	
67	<i>Of which: G-SIB buffer requirement</i>	
68		
Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)		
	<i>National Common Equity Tier I minimum ratio (if different from Basel III minimum)</i>	13.78
70	<i>National Tier I minimum ratio (if different from Basel III minimum)</i>	13.78
71	<i>National total capital minimum ratio (if different from Basel III minimum)</i>	15.09
Amounts below the thresholds for deduction (before risk-weighting)		
72	<i>Non-significant investments in the capital of other financials</i>	
73	<i>Significant investments in the common stock of financials</i>	
74	<i>Mortgage servicing rights (net of related tax liability)</i>	
75	<i>Deferred tax assets arising from temporary differences (net of related tax liability)</i>	
Applicable caps on the inclusion of provisions in Tier II		
76	<i>Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach (prior to application of cap)</i>	
77	<i>Cap on inclusion of provisions in Tier II under standardized approach</i>	
78	<i>Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach (prior to application of cap)</i>	

79	<i>Cap for inclusion of provisions in Tier II under internal ratings-based approach</i>	
Capital instruments subject to phase-out arrangements (only applicable between 1Jan 2015 and 1Jan 2020)		
80	<i>Current cap on CET1 CAPITAL instruments subject to phase out arrangements</i>	
81	<i>Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)</i>	
82	<i>Current cap on AT 1 instruments subject to phase out arrangements</i>	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	

Table 25

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period end	As at period end
Assets		
Cash and balances at central banks	177683	177683
Items in the course of collection from other banks	96091	96091
Trading portfolio assets	299164	299164
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to banks		
Loans and advances to customers	959336	959336
Reverse repurchase agreements and other similar		
Secured lending		
Available for sale financial investments		
Current and deferred tax assets	10	10
Prepayments, accrued income and other assets	26037	26037
Investments in associates and joint ventures		
Goodwill and intangible assets		
Property, plant and equipment	5524	5524
Total assets	1563845	1563845
Liabilities		
Deposits from banks	40215	40215
Items in the course of collection due to other banks		
Customer accounts	1217797	1217797
Repurchase agreements and other similar secured		
Borrowing		
Trading portfolio liabilities		

Financial liabilities designated at fair value		
Derivative financial instruments		
Debt securities in issue		
Accruals, deferred income and other liabilities	33550	33550
Current and deferred tax liabilities		
Subordinated liabilities		
Provisions		
Retirement benefit liabilities		
Total liabilities	1291562	1291562
Shareholders' Equity		
Paid-in share capital	181000	181000
Retained earnings	119241	119241
Accumulated other comprehensive income	-27958	-27958
Total shareholders' equity	272283	272283

Table 26

Expanded Regulatory Balance Sheet

	Balance sheet as in	Under regulatory	Reference
	published financial statements	scope of consolidation	
	As at period end	As at period end	
Assets			
Cash and balances at central banks	177683	177683	
Items in the course of collection from other banks	96091	96091	
Trading port folio assets	299164	299164	
Financial assets designated at fairvalue			
Derivative financial instruments			
Loans and advances to banks			
Loans and advances to customers	959336	959336	
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments			
Current and deferred tax assets	10	10	
Prepayments, accrued income and other assets	26037	26037	
Investments in associates and joint ventures			
Good will and intangible assets			
of which goodwill			a

of which other intangibles(excluding MSRs)			b
of which MSRs			c
Property, plant and equipment	5524	5524	
Total assets	1563845	1563845	
Liabilities			
Deposits from banks	40215	40215	
Items in the course of collection due to other banks			
Customer accounts	1217797	1217797	
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments			
Debt securities in issue			
Accruals, deferred income and other liabilities	33550	33550	
Current and deferred tax liabilities			
Of which DTLs related to goodwill			d
Of which DTLs related to intangible assets (excluding MSRs)			e
Of which DTLs related to MSRs			f
Subordinated liabilities			
Provisions			
Retirement benefit liabilities			
Total liabilities	1291562	1291562	
Shareholders' Equity			
Paid-in share capital	181000	181000	
of which amount eligible for CET1 CAPITAL	181000	181000	h
of which amount eligible for AT1			i
Retained earnings	119241	119241	
Accumulated other comprehensive income	-27958	-27958	
Total shareholders' equity	272283	272283	

Table 27
Extract of Basel III common disclosure template (with added column)

Common Equity Tier I 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 form on-joint stock companies) capital plus related stock surplus.	181000	Capital infused by Bank of Baroda
2	Retained earnings	119241	
3	Accumulated other comprehensive income (and other reserves)	-39834	
4	<i>Directly issued capital subject to phaseout from CET1 CAPITAL (only applicable to non-joint stock companies)</i>		
5	Common share capital issued by subsidiaries and held by third parties (amount) allowed in group CET1 CAPITAL		
6	Common Equity Tier I capital before regulatory adjustments	260407	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		a-d