

DBS India Bank Ltd., India

(Currency: Indian rupees in millions)

Basel II Disclosures

Particulars	30-Jun-10	30-Sep-10	31-Dec-10
Tier 1 Capital	14,235.4	14,161.1	16,285.1
Total Capital	21,066.1	21,203.6	24,738.5
Total Capital Required	12,329.2	12,617.4	13,935.4
Tier 1 Capital ratio	10.39%	10.10%	10.52%
Total Capital Adequacy ratio	15.38%	15.12%	15.98%

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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 September 2010, the Bank has a 12 branch presence in 12 cities. The Bank does not have any subsidiaries in India 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 10
A.	Tier I Capital	14,161.1
	Of which	
	- Capital (Funds from Head Office)	9,518.3
	- Reserves and Surplus	4,844.8
	- Amounts deducted from Tier I capital ;	
	Deferred Tax Asset	127.2
	Adjustment for less liquid postions	74.8
B.	Tier 2 Capital (net of deductions)	7,042.5
	Of which	
B.1	Subordinated debt eligible for inclusion in Tier 2 capital	
	- Total amount outstanding	19,390.2
	- Of which amount raised during the period	-
	- Amount eligible as capital funds	6,681.7
B.2	Other Tier 2 Capital	
	- Provision for Standard Assets	305.7
	- Provision for Country Risk	54.1
	- Provision for sale of NPA	1.0
C.	Total Eligible Capital	21,203.6

3. Capital Adequacy

Quantitative disclosures

	Particulars	30 Sep 10
A	Capital requirements for Credit Risk (<i>Standardised Approach</i>)	8,701.0
B	Capital requirements for Market Risk (<i>Standardised Duration Approach</i>)	
	- Interest rate risk	2,521.9
	- Foreign exchange risk	270.0
	- Equity risk	-
	- Unearned credit spreads	256.8
C	Capital requirements for Operational risk	770.6
D	Adjustment for prudential floor	97.1
E	Capital Adequacy Ratio of the Bank (%)	15.12%
F	Tier 1 CRAR (%)	10.10%

4. General Disclosures

General Disclosures for Credit Risk

Quantitative Disclosures

Credit Exposure

Particulars	30 Sep 10
Fund Based (advances)	59,920.7
Non Fund Based *	111,496.2

* 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)

Industry	30-Sep-10
Petro-chemicals	18,034.1
NBFC's	7,585.5
Drugs and Pharmaceuticals	5,565.4
Real Estate	4,540.0
Metal and Metal Products	2,887.4
Construction	2,757.6
Engineering	2,312.6
Computer software	1,332.8
Textiles	1,322.1
Electronics	1,055.1
Telecommunications	1,038.0
Mining	681.6
Chemical, Dyes, Paints	529.1
Iron & Steel	450.0
Electricity	415.6
Trading	404.4
Automobiles	259.5
Power	180.3
Cement	85.5
Infrastructure	3.4
Residual Advances	1.3
Food Processing	0.8
Other Industries	8,478.6
Total Credit Exposure	59,920.7

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Industry wise Exposures (Non - Fund Based)* –

Industry	30-Sep-10
Banks	57,529.2
Metal and Metal Products	5,897.3
Chemical, Dyes, Paints	5,705.3
Construction	2,978.9
NBFC's	2,807.0
Textiles	2,601.4
Drugs and Pharmaceuticals	2,266.3
Telecommunications	2,252.6
Petro-chemicals	2,145.6
Paper and Paper Products	1,134.6
Engineering	970.4
Cement	957.5
Shipping	918.3
Automobiles	885.0
Petroleum	771.7
Electricity	711.0
Iron and Steel	623.9
Mining	609.1
Food Processing	571.2
Vegetable Oils and Vanaspati	462.3
Real Estate	444.6
Computer software	292.3
Sugar	219.7
Fertiliser	213.4
Power	132.5
Information & Technology/Communications	85.4
Infrastructure	34.7
Electronics	20.3
Trading	12.1
Other Industries	17,242.6
Total Credit Exposure	111,496.2

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

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Residual Maturity of Assets as at 30 September 2010

Particulars	Cash	Balance with RBI	Balance with Banks	Investments	Loans & Advances	Fixed Assets	Other Assets
1 day	15.5	151.9	4,231.7	18,402.8	8,797.3	-	251.9
2-7 days	-	1,111.5	-	3,125.5	3,576.4	-	123.1
8-14 Days	-	53.1	-	92.7	5,708.5	-	97.5
15-28 Days	-	525.0	-	1,079.5	9,621.7	-	9.1
29 Days-3 Months	-	990.9	-	5,346.5	10,954.9	-	335.2
3-6 Months	-	662.5	5,000.0	30,558.9	8,546.0	-	477.5
6 Months - 1 Year	-	257.2	7,900.0	12,533.2	2,441.5	-	329.2
1-3 Years	-	397.8	2.5	1,517.8	5,575.9	-	12.8
3-5 Years	-	153.8	-	244.7	3,363.3	-	2.1
Over 5 Years	-	499.5	-	6,801.6	1.3	267.6	7,091.3
Total	15.5	4,803.2	17,134.2	79,703.2	58,586.8	267.6	8,729.7

Classification of NPA's

Particulars	30 Sep 10
Amount of NPAs (Gross)	1,279.7
Substandard	915.7
Doubtful 1	364.0
Doubtful 2	-
Doubtful 3	-
Loss	-

Movement of NPAs and Provision for NPAs

	Particulars	30 Sep 10
A	Amount of NPAs (Gross)	1,279.7
B	Net NPAs	347.8
C	NPA Ratios	
	- Gross NPAs to gross advances (%)	2.14%
	- Net NPAs to net advances (%)	0.59%
D	Movement of NPAs (Gross)	
	- Opening balance as of the beginning of the financial year	760.4
	- Additions	543.0
	- Reductions	23.7
	- Closing balance	1,279.7
E	Movement of Provision for NPAs	
	- Opening balance as of the beginning of the financial year	360.4
	- Provision made during the year	586.0
	- Write – offs / Write – back of excess provision	14.5
	- Closing balance	931.9

Amount of Non-Performing Investments (NPI) and provision held for NPI: Nil

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

Categorization of Net Advances classified on the basis of Risk Weightage is provided below:

Particulars	30 Sep 10
< 100 % Risk Weight	41,018.6
100 % Risk Weight	16,608.9
> 100 % Risk Weight	959.3
Total	58,586.8

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6. Disclosures for Credit Risk Mitigation on Standardised approach

As of 30th September 2010, 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

Particulars	30 Sep 10
Interest rate risk	2,521.9
Foreign exchange risk (including gold)	270.0
Equity position risk	-
Unearned credit spreads	256.8

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

Quantitative Disclosures

Change in economic value due to a unit change in interest rates	INR Million
30 September 2010	(1.5)

EaR on the INR book (trading and banking)	INR Million
24 September 2010	(557.8)