

Basel II: Pillar 3 Disclosures
Quantitative Disclosures as at 30 September 2009

(Currency: Indian rupees in millions)

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 31st March 2010, 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
A.	Tier I Capital	11,827.7
	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.	Tier 2 Capital (net of deductions)	6,257.8
	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
C.	Total Eligible Capital	18,085.5

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Particulars	Sep-09
Tier 1 Capital	11,827.7
Total Capital	18,085.5
Total Capital Required	8,743.5
Tier 1 Capital ratio	12.17%
Total Capital Adequacy ratio	18.62%

3. Capital Adequacy
Quantitative disclosures

	Particulars	30 Sep 09
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

Particulars	30 Sep 09
Fund Based (advances)	37,382.0

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Non Fund Based *	97,978.9
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* 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.

Industry wise Exposures (Fund Based Advances)

Industry	30 Sep 09
NBFC's	4,280.1
Textiles	2,002.0
Drugs and Pharmaceuticals	3,737.3
Petro-chemicals	150.0
Construction	3,169.7
Cement	393.6
Computer software	1,334.0
Trading	380.9
Metal and Metal Products	1,844.2
Automobiles	647.6
Food Processing	456.5
Engineering	1,128.6
Mining	375.9
Chemical, Dyes, Paints	465.6
Telecommunications	617.1
Roads and Ports	0.4
Paper and Paper Products	131.1
Power	91.1
Electricity	175.0
Infrastructure	202.3
Iron & Steel	350.0
Electronics	770.3
Petroleum	3,041.2

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Other Industries & Residual Advances	11,637.5
Total Credit Exposure	37,382.0

Industry wise Exposures (Non - Fund Based)* –

Industry	30 Sep 09
Banks	14,200.2
Petro-chemicals	1,125.6
Metal and Metal Products	5,322.6
Textiles	2,491.7
Drugs and Pharmaceuticals	2,821.6
Computer software	409.8
Construction	3,243.7
Telecommunications	1,582.7
Infrastructure	460.1
Paper and Paper Products	855.0
Chemical, Dyes, Paints	2,646.5
NBFC's	125.0
Automobiles	691.2
Engineering	1,024.2
Iron and Steel	206.9
Cement	685.2
Electricity	297.6
Food Processing	776.1
Power	1,044.2
Trading	382.0

Basel II: Pillar 3 Disclosures
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Other Industries	57,587.0
Total	97,978.9

* 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	-	2,422.7	-	1,443.2
2-7 days	-	53.1	-	-	2,962.5	-	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	9,037.5	-	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	1,517.2	-	80.9
3-5 Years	-	3.9	-	969.4	75.0	-	5.8
Over 5 Years	-	1,792.4	-	-	1,983.1	280.5	3,879.2
Total	12.5	4,371.2	696.4	66,076.2	37,382.0	280.5	6,427.2

Classification of NPA's

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

Movement of NPAs and Provision for NPAs

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	Particulars	30 Sep 09
A	Amount of NPAs (Gross)	671.8
B	Net NPAs	344.1
C	NPA Ratios	
	- Gross NPAs to gross advances (%)	1.80%
	- Net NPAs to net advances (%)	0.93%
D	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
E	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 (outstanding) classified on the basis of Risk Weightage is provided below:

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

6. Disclosures for Credit Risk Mitigation on Standardised approach

Basel II: Pillar 3 Disclosures*Quantitative Disclosures as at 30 September 2009*

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Quantitative Disclosures

Currently, the Bank only treats Cash and Fixed Deposits placed with the Bank as collateral with a Zero haircut.

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	30Sep 09
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*

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

EaR on the INR book (trading and banking)	INR Million
25 September 2009	(756.2)

 **DBS India Bank Ltd., India**

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