

Basel III – Pillar 3 disclosures for the quarter ended 30th September 2013

Capital Structure:

Quantitative Disclosures:

(a) Summary information and main features of capital instruments are given below.

Tier I capital comprises of funds from Head Office for the purpose of meeting capital adequacy norms, statutory reserves, Capital Reserves and retained earnings.

Tier II capital is NIL as on September 30 2013 but would comprises of general loan loss provisions, country risk provision and revaluation reserve in the future years.

(b) The details of tier I capital with separate disclosures of each component is as follows:

The Composition of the Capital structure:

(Rs. in Crores)

Particulars	Sep-13
Funds from Head Office	1,083.38
Statutory reserve	0.00
Capital Reserve	0.00
Current Year Loss	16.31
Total- Tier 1	<u>1,067.07</u>
Provision for Standard assets	0.00
Property Revaluation Reserve	0.00
Country risk provision	0.00
General Provision and Loss Reserve	0.00
Total – Tier II	<u>0.00</u>
Total eligible capital	<u>1,067.07</u>

Sumitomo Mitsui Banking Corporation , New Delhi Branch
Quarter ended 30 September 2013

Capital Adequacy:

Quantitative disclosures:

Capital requirement for credit, market and operational risk and CRAR as on September 30, 2013 is detailed as below:-

		(Rs. in Crores)
	PARTICULARS	30,Sep-13 AMOUNT
A	Capital requirement for credit risk	
	- Portfolios subject to standardised approach	71.93
	- Securitisation exposures	-
B	Capital requirement for market risk	7.26
	Standardised duration approach	
	-Interest rate risk	
	-Foreign exchange risk	
	-Equity risk	
C	Capital requirement for operational risk	
	-Basic indicator approach	0.00
D	Capital Adequacy ratio of the Bank (%)	121.27%
E	Tier I CRAR (%)	121.27%