(Rs in million)

-				(Rs in million)
	DF 11 - Composition of Capital as at March 31, 2015	Amounts Subject to Pre- Basel III Treatment	Ref No.	
Common	Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	19,187		а
2	Retained earnings	13,598		b+c+d+e
3	Accumulated other comprehensive income (and other reserves)	-		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until 1 January 2018	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	32,785		
Common	Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights	0	0.32	j
10	(net of related tax liability) Deferred tax assets	185	123.17	k
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15 16	Defined-benefit pension fund net assets Investments in own shares (if not already netted off paid-in capital	-		
16	on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	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 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 above 10% threshold)	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22 23	Amount exceeding the 15% threshold of which: significant investments in the common stock of financial entities	-		
24 25	of which : mortgage servicing rights of which : deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments (26a+26b+26c+26d)	-		
26a	of which: Investments in the equity capital of the unconsolidated	-		
26b	insurance subsidiaries of which: Investments in the equity capital of the unconsolidated non	-		
26c	financial subsidiaries of which: Shortfall in the equity capital of the majority owned financial	-		
	entities which have not been consolidated with the bank.			
26d	of which: Unamortised pension fund expenditures	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	123		
28	Total regulatory adjustments to Common equity Tier 1	309		
29	Common Equity Tier 1 capital (CET1)	32,476		

(Rs in million)

			A	(Rs in million)
	DF 11 - Composition of Capital as at March 31, 2015		Amounts Subject to Pre- Basel III Treatment	Ref No.
Additional 7	Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-		
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
35	of which : instruments issued by subsidiaries subject to phase out	-		
36	Additional Tier 1 capital before regulatory adjustments			
Additional 7	Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 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 than 10% of the issued common share capital of the entity (amount above 10% 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 (41a+41b)	-		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-		
	Regulatory adjustments applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	123		
	of which : Other intangibles	0		j
	of which : Net deferred tax assets	123		k
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital	123		
44	Additional Tier 1 capital (AT1)	(123)		
44a	Additional Tier 1 capital reckoned for capital adequacy	-		
45	Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) al : instruments and provisions	32,476		
•	· · · · · · · · · · · · · · · · · · ·			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2	1,908		h
7/	Tier 2 instruments (and CET1 and AT1 instruments not included in	1,300		11
48	rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in Group Tier II)			
49	of which : instruments issued by subsidiaries subject to phase out	-		
50	Provisions	2,000		f+g+i
51	Tier 2 capital before regulatory adjustments	3,908		

DF 11 - Composition of Capital as at March 31, 2015

Fier 2 capi	omposition of Capital as at March 31, 2015		1	
52	ital: regulatory adjustments			
	Investments in own Tier 2 instruments -	-		
53	Reciprocal cross-holdings in Tier 2 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			
00	insurance entities that are outside the scope of regulatory			
	consolidation (net of eligible short positions)			
56	National specific regulatory adjustments (56a+56b)	-		
56a	of which: investments in the Tier 2 capital of unconsolidated	-		
	subsidiaries			
56b	of which: shortfall in the Tier 2 capital of majority owned financial	-		
	entities which have not been consolidated with the bank			
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	3,908		
58a	Tier 2 capital reckoned for capital adequacy	3,908		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-		
58c	Total Tier 2 capital admissible for capital adequacy (row 58a +	3,908		
	row 58b)			
59	Total capital (TC = T1 + T2) (row 45+row 58c)	36,385		
	Risk Weighted Assets in Respect of Amounts Subject to Pre-Basel			
	III Treatment	-		
	of which : [Insert Name of Adjustment]			
	or which a phoent realine or Aujustinenty			
	of which : [Insert Name of Adjustment]	-		
	Table idea in the decree (as a constant of the	010.107		
60	Total risk weighted assets (row 60a +row 60b+row 60c)	313,427		
60a	of which : total credit risk weighted assets	246,754		
oua	of which a total credit risk weighted assets	240,734		
60b	of which : total market risk weighted assets	52,420		
60c	of which: total operational risk weighted assets	14,253		
Capital rat	tios			
•				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.36		
62	Tier 1 (as a percentage of risk weighted assets)	10.36		
63	Total capital (as a percentage of risk weighted assets)	11.61		
64	Institution specific buffer requirement (minimum CET1 requirement			
	plus capital conservation and countercyclical buffer requirements,	_		
	expressed as a percentage of risk weighted assets)			
65	of which : capital conservation buffer requirement	-		
65 66	of which : capital conservation buller requirement of which : bank specific countercyclical buffer requirement	-		
66	of which: bank specific countercyclical buffer requirement	- - -		
66 67	of which : bank specific countercyclical buffer requirement of which : G-SIB buffer requirement	- - -		
66	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of			
66 67 68	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	- - -		
66 67 68	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of	- - -		
66 67 68 National m	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III)	-		
66 67 68	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from	- - - - 5.50		
66 67 68 National m	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50		
66 67 68 National m	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from	-		
66 67 68 National m	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	5.50		
66 67 68 National m 69 70	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50		
66 67 68 National m 69 70	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III	5.50		(Rs in million)
66 67 68 National m 69 70	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III	5.50	Amounts	(Rs in million)
66 67 68 National m 69 70	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum)	5.50	Amounts Subject to Pre-	
66 67 68 National m 69 70	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III	5.50		(Rs in million) Ref No.
66 67 68 National n 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015	5.50	Subject to Pre-	
66 67 68 National n 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum)	5.50	Subject to Pre- Basel III	
66 67 68 National n 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting)	5.50	Subject to Pre- Basel III	
66 67 68 National n 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015	5.50	Subject to Pre- Basel III	
66 67 68 National m 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	5.50 7.00 9.00	Subject to Pre- Basel III	
66 67 68 National n 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting)	5.50	Subject to Pre- Basel III	
66 67 68 National m 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financial entities	5.50 7.00 9.00	Subject to Pre- Basel III	
66 67 68 National m 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	5.50 7.00 9.00	Subject to Pre- Basel III	
66 67 68 National n 69 70 71 71 72 73 74	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability)	5.50 7.00 9.00	Subject to Pre- Basel III	
66 67 68 National m 69 70 71	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) ninima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) DF 11 - Composition of Capital as at March 31, 2015 below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financial entities	5.50 7.00 9.00	Subject to Pre- Basel III	

76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,667	g + i
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,084	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital	instruments subject to phase-out arrangements (only applicable b 2017 and March 31, 2022)	etween April 1,	
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	2,888	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	
Notes to th			
Row # of template	Particular	Rs. in millions	
10	Deferred tax associated with accumulated losses	-	
	Deferred tax assets (excluding those associated with accumulated losses) net of deferred tax liability	308	k
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-	
19	of which: Increase in Common Equity Tier 1 capital	-	
	of which: Increase in Additional Tier 1 capital	-	
	of which: Increase in Tier 2 capital If investments in the equity capital of unconsolidated non-financial	-	
26b	subsidiaries are not deducted and hence, risk weighted then:	-	
	(i) Increase in Common Equity Tier 1 capital	-	
	(ii) Increase in risk weighted assets Excess Additional Tier 1 capital not reckoned for capital adequacy	-	
	(difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-	
44a			
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-	
50	Eligible provisions included in Tier 2 capital Eligible revaluation reserves included in Tier 2 capital	1,667 334	g + i f
	Total of row 50	2,000	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-	

DF 12 - Composition of Capital - ReconciliationRequirements

(Rs in million)

			(RS in million)
		Balance sheet as	Reference
		in financial	
		statements	
		As on 31-Mar-15	
Α	Capital and Liabilities	713 011 01 Wal 13	
i	Capital (CET1)	19,187	а
<u>'</u>	Reserves & surplus	17,000	<u>u</u>
	of which Statutory Reserves	4,170	b
	of which Capital Reserve	144	C
	of which Capital Retained in India for CRAR	9,101	d
	of which General Reserve	183	e
	of which Revaluation Reserve	334	f
	of which Investment Reserve	423	•
		423	g
	Minority interest	00.407	
	Total capital	36,187	
ii	Deposits	143,246	
	of which: Deposits from banks	9,676	
	of which: Customer deposits	133,570	
	of which: Other deposits	-	
iii	Borrowings	37,437	
	of which: from RBI	28,990	
	of which: From banks	1,571	
	of which: From other institutions & agencies	1,500	
	of which: Others (Capital instruments not eligible for T2)	3,468	
	of which: Capital instruments eligible for T2	1,908	h
iv	Other liabilities & provisions	71,980	
	of which: Provision against standard assets	1,243	i
	Total Capital and Liabilities	288,851	
	·		
В	Assets		
i	Cash and balances with RBI	8,590	
	Balance with banks and money at call and short notice	8,872	
ii	Investments	67,058	
	of which: Government securities	66,040	
	of which: Other approved securities	-	
	of which: shares	0	
	of which: Debentures & Bonds	1,000	
	of which: Subsidiaries, Joint Ventures, Associates		
	of which: Others (Certificate of Deposits & Deposits in lieu of	17	
	Priority Sector)	1 "1	
iii	Loans and advances	141,993	
	of which: to banks	9,375	
;. <i>.</i>	of which: to customers	132,618	
iv	Fixed assets	1,171	
V	Other assets	61,167	:
	of which: (a) intangible assets	1	ļ ļ
	of which : (b) deferred tax assets	308	k
Vİ 	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
	Total Assets	288,851	

DF 13 - Main Features of Regulatory Capital Instruments

DF 13 -	F 13 - Main Features of Regulatory Capital Instruments									
Item #	Particulars	Head Office Capital	Capital Retained in India for CRAR	Statutory Reserves	Head Office Borrowings in the nature of Subordinated debt					
1	Issuer	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas	BNP Paribas
2	Unique identifier	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
3	Governing laws of the instrument Regulatory Treatment	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory	Applicable regulatory
4	Transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Tier 2					
5	Post- transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Others - Interest free funds from Head Office	Others - Profit retained in India for CRAR	Others - Statutory Reserves	Tier 2 Debt Instruments					
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2015)	19,187	9,101	4,170	-	-	200	449	454	805
9	Par value of instrument (₹ in million)	Not applicable	Not applicable	Not applicable	439	339	999	1,122	1,135	1,342
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	At various times since inception	At various times since inception	In various financial years subject to Profits	30/09/2005	29/03/2006	31/10/2006	26/09/2007	20/12/2007	26/06/2008
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	30/09/2015	29/03/2016	31/10/2016	26/09/2017	20/12/2017	26/06/2018
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
17	Coupons/ dividends Fixed or floating dividend/coupon	Not applicable	Not applicable	Not applicable	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	Not applicable	Not applicable	6month Euribor + 45bps	6month Euribor + 40bps	6month Euribor + 40bps	6month Euribor + 50bps	6month Euribor + 60bps	6month Euribor + 110bps
19	Existence of a dividend stopper	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Not applicable	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other	No	No	No	No	No No	No	No	No	No No
22	Non-cumulative or cumulative Convertible or non-convertible	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable			
	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	type convertible into If convertible, specify issuer of	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No No	No No	No No	No No	No No	No No	No No	No No	No No
	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank		All other creditors and Depositors of the Bank		All other creditors and Depositors of the Bank
36	Non-compliant transitioned features	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	No loss absorbption feature					

DF 14 - Full Terms and Conditions of Regulatory Capital Instruments

Instrument	Head Office Borrowings in foreign currency in the nature of Subordinated debts							
Issuer	BNP Paribas							
Principal	EUR 8,350,000 EUR 6,320,000 EU			EUR 20,000,000	EUR 20,000,000	EUR 20,000,000		
Maturity Period	aturity Period 10 years 10 years 1		10 years	10 years	10 years	10 years		
Loan date	30-Sep-2005	29-Mar-2006	31-Oct-2006	26-Sep-2007	20-Dec-2007	26-Jun-2008		
Maturity Date	30-Sep-2015	29-Mar-2016	31-Oct-2016	26-Sep-2017	20-Dec-2017	26-Jun-2018		
	EUR Euribor 6	EUR Euribor 6	EUR Euribor 6	EUR Euribor 6	EUR Euribor 6	EUR Euribor 6		
Interest Rate	months + 45 bp	months + 40 bp	months + 40 bp	months + 50 bp	months + 60 bp	months + 110 bp		
Interest payment	Semi annually, at the end of the period, on the interest payment dates as defined above							
frequency	Sen	il allitually, at the el	id of the period, of	the interest paymen	t dates as defined at			
Repayment of Principal	on Maturity date							
Subordination	The loan given will be unsecured and subordinated to the claims of all creditors of BNP Paribas India							
Jurisdiction	isdiction The loan agreement will be governed by and construed in accordance with the Indian Law.							

DF 15 - Disclosure for Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD No. BC. 72/29.67.001/2011-12 dated 13th Jan 2012 on "Compensation of Whole Time Directors / Chief Executive Officers / Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the FSB principles and standards