



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED – MUMBAI BRANCH

Basel - III Quarterly Disclosure for the quarter ended at 31 December 2013

1. Capital Adequacy

(Amount in ₹ '000)

<u>Minimum Regulatory Capital Requirements</u>	
Capital requirements for Credit risk (a)	2,657,529
Portfolios subject to standardised approach	2,657,529
Securitisation exposures.	-
Capital requirements for Market risk (b)	426,908
Standardised duration approach	
- Interest rate risk	206,408
- Foreign exchange risk (including gold)	220,500
- Equity risk	-
Capital requirements for Operational risk (c)	219,380
Basic indicator approach	219,380
Total Minimum Regulatory Capital (a+b+c)	3,303,817
<u>Risk Weighted Assets and Contingents</u>	
Credit Risk	29,528,100
Market Risk	4,743,422
Operational Risk	2,437,557
<u>Capital Ratios</u>	
CET 1 Capital	29.85%
Tier I Capital	29.85%
Total Capital	30.27%

2. Credit Risk: General Disclosures for all Banks

2.1. Total gross credit risk exposures as at 31 December 2013

(Amount in ₹ `000)

Fund Based	
Claims on Banks	4,637,083
Investments (HTM)	-
Loans and Advances	20,132,549
Other Assets and Fixed Assets	10,421,369
Non Fund Based	
Non Market Related Off Balance sheet items (Contingent Credits and Exposures)	11,508,226
Market Related (Foreign Exchange (Fx) and Derivative contracts)	19,067,791

Notes:

Non Fund Based credit risk exposure has been computed as under:

- In case of exposures other than FX and derivative contracts, credit equivalent is arrived at by multiplying the underlying contract or notional principal amounts with the credit conversion factors prescribed by RBI under the Basel II capital framework.
- In case of Foreign exchange and derivative contracts, credit equivalents are computed using the current exposure method as prescribed by RBI.

2.2. Geographic distribution of exposures, Fund based and Non-fund based separately

Since all the exposures provided under Para 2.1 above are domestic, the disclosures on geographic distribution of exposures, both fund and non-fund based has not been made.

2.3. Industry type distribution of exposures as at 31 December 2013

(Amount in ₹ `000)

Industry Name	Fund Based	Non Fund Based
Food Processing	600,000	1,332,276
Beverages (excluding Tea & Coffee) and Tobacco	550,000	-
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	539,990	-
Chemicals and Chemical Products (Dyes, Paints, etc.)	5,224,990	65,208
Rubber, Plastic and their Products	670,700	-
Basic Metal and Metal Products	2,686,644	130,752
All Engineering	436,647	-
Vehicles, Vehicle Parts and Transport Equipments	882,414	6,185
Infrastructure	1,055,290	-
Other Industries	421,942	316,691
Residuary Other Advances	7,063,932	1,060,190
Total Loans & Advances	20,132,549	2,911,302
Claims on Banks	4,637,083	8,596,924

Investments (HTM)	-	-
Other Assets and Fixed Assets	10,421,369	-
Total Exposure	35,191,002	11,508,226

Notes:

Fund Based Exposure comprises of Loans & Advances, Claims on Banks and Investment in HTM & Other Assets (including fixed Assets)

Non Fund Based Exposure comprises of Non Market Related Off-Balance sheet items (Contingent Credits and Exposures)

2.4. Residual contractual maturity breakdown of assets as at 31 December 2013

(Amount in ₹ '000)

	Cash and Bank balances with RBI	Balances with Banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total Assets
Day 1	459,292	1,116,987	6,866,324	9,586		174	8,452,363
2 to 7 days	160,754		924,336	851,905		1,315	1,938,310
8 to 14 days	62,989		362,185	2,662,967		9,859	3,098,000
15 to 28 days	82,716		475,619	4,015,850		12,380	4,586,565
29 days and upto 3 months	310,305	2,000,000	1,784,253	4,661,113		41,096	8,796,767
Over 3 months and upto 6 months	476,640	1,920,000	2,740,679	5,158,113		76,634	10,372,066
Over 6 months and upto 1 year	173,564		997,993	619,844		9,233,916	11,025,317
Over 1 year and upto 3 years	25,320		145,590	1,947,880		209,699	2,328,489
Over 3 years and upto 5 years							
Over 5 years	4,922		28,304		377,043	337,574	747,843
Total	1,756,502	5,036,987	14,325,283	19,927,258	377,043	9,922,647	51,345,720

2.5. Details of Non-Performing Assets (NPAs) - Gross and Net

(Amount in ₹ '000)

	As at 31 Dec 2013
Substandard	-
Doubtful 1	-
Doubtful 2	-
Doubtful 3	205,290
Loss	-
Gross NPAs	205,290
Provisions for NPAs	205,290
Net NPAs	-

2.6. NPA Ratios

(Amount in ₹ '000)

	As at 31 Dec 2013
Gross NPAs to gross advances	1.02%
Net NPAs to net advances	-

2.7. Movement of NPAs (Gross)

(Amount in ₹ '000)

	For the quarter ended 31 Dec 2013
Opening balance	280,290
Additions	-
Reductions	75,000
Closing balance	205,290

2.8. Movement of provisions for NPAs

(Amount in ₹ '000)

	For the quarter ended 31 Dec 2013
Opening balance	280,290
Provisions made during the period	-
Write-off	-
Write-back of excess provisions	75,000
Closing balance	205,290

2.9. Amount of Non-Performing Investments

There are no non-performing investments as at 31 December 2013.

2.10. Amount of provisions held for Non-Performing Investments

There are no provisions held for non-performing investments as at 31 December 2013 as there are no non performing investments.

2.11. Movement of provisions for depreciation on investments

(Amount in ₹ '000)

	For the quarter ended 31 Dec 2013
Opening balance	-
Provisions made during the period	-
Write-off	-
Write-back of excess provisions	-
Closing balance	-

3. Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach

(Amount in ₹ '000)

Nature Of exposure	Gross Credit Exposure	Credit Risk Mitigation	Net Exposure (Before Provision)	Credit Risk weight bucket summary			Deduction from Capital
				< 100%	100%	>100%	
Fund Based							
Claims on Banks	4,637,083	-	4,637,083	4,637,083	-	-	-
Investments (HTM)	-	-	-	-	-	-	-
Loans and Advances	20,132,549	-	20,132,549	3,572,777	16,559,772	-	-
Other Assets and Fixed Assets	10,421,369	-	10,421,369	9,884,827	536,542	-	-
Non Fund Based							
Non Market Related Off Balance sheet items (Contingent Credits and Exposures)	11,508,226	-	11,508,226	8,596,924	2,911,302	-	-
Market Related (Foreign Exchange (FX) and derivative contracts)	19,067,791	-	19,067,791	15,775,211	3,292,580	-	-