Table DF – 1: Scope of application

Name of the head of the banking group to which the framework applies

The Bank of Tokyo Mitsubishi UFJ Ltd operations in India is being managed by a network of five branches at New Delhi, Mumbai, Chennai , Neemrana and Bangalore and has no other entities in the group.

The Bank of Tokyo Mitsubishi UFJ Ltd is subject to the RBI Master Circular on Basel-III Capital Regulations, July, 2015.

Qualitative Disclosures

- List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Not Applicable						

- List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of in corporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
Not Applicable					

Quantitative Disclosures

- List of group entities considered for consolidation

Name of the entity / country of incorporation *(as indicated in (i)a. above)*	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
Not Applicable			

Qualitative Disclosures

- The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
Not Applicable				

- The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Not Applicable				

- Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:

Not Applicable

Table DF – 2: Capital Adequacy

Qualitative disclosures

- Bank is maintaining a healthy CRAR during the FY 2016-17 which is commensurate with the size of its operations. As on 30th September 2016, the position of CRAR is provided in the table below. The bank is well capitalized, given the risk exposure arising from its portfolio of assets. Till 30th September 2016 the bank has availed the subordinate debt of USD 250 Mio from Head Office and the same is being included in our Tier II capital as per guidelines.

Particulars	Minimum Requirement	Bank maintains as of 30th September 2016
CRAR	12.625%	17.95%
Tier 1 CRAR	7.625%	17.57%
Common Equity Tier 1(CET1)	6.125%	17.57%

- The Bank has a process for assessing its overall capital adequacy in relation to the Bank's risk profile. The Bank identifies, assesses and manages comprehensively all risks that it is exposed to through sound governance and control practices, risk management framework.

- The Asset Liability Committee (ALCO) of the bank is responsible for market risk management of the bank, policies for hedging and /or mitigating risk and strategies for monitoring future funding activities of the bank. A well-defined Credit and Investment Policy for the bank is in place and the same is reviewed on an annual basis. Impact of Liquidity Risk is assessed through gap analysis for maturity mismatches based on residual maturity in different time buckets and management of the same is done within the prudential limits fixed thereon.

Quantitative disclosures

- **The Capital requirements for credit risk are:**

  - For portfolios subject to standardised approach @ 12.625% Rs. 25,506.57 million.
  - For Securitization exposures: NIL

- **The Capital requirements for market risk (under standardised duration approach) are:**

(***Amount in Rs. Millions***)

Risk Category	**Amount**
i) Interest rate risk	48.46
ii) Foreign Exchange Risk (including Gold)	27.00
iii)Equity Risk	-
iv)Total capital charge for market risks under Standardised duration approach (i + ii + iii)	75.46

- The Capital requirement for operational risk under Basic indicator approach is Rs 1,888.80 million as on 30.09.2016.

- The capital ratios of the bank are

CRAR (%)	17.95%
CRAR-Common Equity Tier 1 Capital (%)	17.57%
CRAR-Tier I capital (%)	17.57%
CRAR-Tier II capital (%)	0.38%

Table DF – 3: Credit Risk: General Disclosures for All Banks

Qualitative disclosures

- Bank has adopted the definitions of 'past due' and 'impaired' (for accounting purposes) as defined by the regulatory authority for Income Recognition and Asset Classification. An account becomes Non Performing Asset if it remains overdue for a period as defined by the Reserve Bank of India. An impaired asset is an asset which has suffered a provision in accordance with the guidelines defined by the Reserve Bank of India on its becoming a Non Performing Asset.
- Bank has a comprehensive Credit Policy for its Operations, which broadly takes care of RBI guidelines on Risk Management Systems. Bank undertakes revision of the credit Policy from time to time in line with the guidelines issued by the Head Office within the framework provided by RBI. Prudential exposure norms, industry exposure limits, loan review mechanism are some of the yardsticks used by the bank for overcoming credit risk. Loan loss provision is being monitored and provided for on a half yearly basis.
- Though the Bank has implemented Basel-II Standardized Approach, Bank has an explicit Borrower Rating System. For the corporate portfolio, the Bank has borrower rating models and facility rating models. The borrower rating models are based on borrower specific characteristics which can be used to deduce the probability of default of the borrowers. The facility rating models are based on facility and transaction characteristics like collaterals, seniority, etc. These models are reflective of the expected loss given default on a particular facility.

Quantitative disclosures

- Total gross credit risk exposures, fund based & non-fund based separately are:

(***Amount in Rs. Millions***)

Category	**Amount**
Fund Based*	96,310.65
Non Fund Based**	25,866.06

* Includes outstanding of Gross Advances
** Includes outstanding of Letter of Credit, Acceptance and Bank Guarantees

a. Geographic distribution of exposures ,fund based & non-fund based separately are:

(***Amount in Rs. Millions***)

Category	**Overseas**	**Domestic**
Fund Based	-	96,310.65
Non Fund Based	-	25,866.06

- Industry wise distribution of exposures, (Fund & Non-Fund Based) is as under

(***Amount in Rs. Millions***)

INDUSTRY CODE	INDUSTRY NAME	FUND BASED Amount	NON FUND BASED Amount
1	A. Mining and Quarrying (A.1 + A.2)	-	-
11	A.1 Coal	-	-
12	A.2 Others	-	-
2	Food Processing (sum of B.1 to B.5)	500.98	0.01
21	B.1 Sugar	-	-
22	B.2 Edible Oils and Vanaspati	-	-
23	B.3 Tea	-	-
24	B.4 Coffee	370.00	-
25	B.5 Others	130.98	0.01
3	C. Beverages (excluding Tea & Coffee) and Tobacco (sum of C.1 & C.2)	3,406.86	-
31	C.1 Tobacco and Tobacco Products	-	-
32	C.2 Others	3,406.86	-
4	D. Textiles (sum of D.1 to D.6)	-	-
41	D.1 Cotton	-	-
42	D.2 Jute	-	-
43	D.3 Handicraft/Khadi (Non Priority)	-	-
44	D.4 Silk	-	-
45	D.5 Woolen	-	-
46	D.6 Others	-	-
5	E. Leather and Leather Products	-	-
6	F. Wood And Wood Products	-	-
7	G. Paper and Paper Products	-	-
8	H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4,996.13	
9	I. CHEMICALS AND CHEMICAL PRODUCTS (DYES, PAINTS, ETC.) (sum of I.1 to I.4)		0.75
91	I.1 Fertilizers	9,944.58	2,228.25
92	I.2 Drugs and Pharmaceuticals	20.00	-
93	I.3 Petro-chemicals (excluding under infrastructure)	290.00	18.54
94	I.4 Others	925.58	1,447.30
10	J. Rubber, Plastic and their Products	43.86	4.27
11	K. Glass & Glassware	368.34	27.77
12	L. Cement and Cement Products	500.00	43.71
13	M. Basic Metal and Metal Products (sum of M.1 and M.2)	15,273.50	364.77
131	M.1 Iron and Steel	15,043.50	336.61
132	M.2 Other Metal and Metal Products	230.00	28.16
14	N. ALL ENGINEERING (sum of N.1 & N.2)	7,327.58	1,020.90

141	N.1 Electronics	372.73	199.86
142	N.2 Others	6,954.85	821.04
15	O. Vehicles, Vehicle Parts and Transport Equipments	13,891.91	772.60
16	P. Gems and Jewellery	-	-
17	Q. Construction		-
18	R. Infrastructure (sum of R.1 to R.4)	5,427.73	2,335.02
181	R.1 Transport (sum of R.1.1 to R.1.5)	3,996.90	-
1811	R.1.1 Railways	-	-
1812	R.1.2 Roadways	-	-
1813	R.1.3 Airport	-	-
1814	R.1.4 Waterways	3,996.90	-
1815	R.1.5 Others	-	-
182	R.2 Energy (sum of R.2.1 to R.2.4)	1,430.83	-
1821	R.2.1 Electricity (generation-transportation and distribution)	-	-
18211	R.2.1.1 State Electricity Boards	-	-
18212	R.2.1.2 Others	-	-
1822	R.2.2 Oil (storage and pipeline)	-	-
1823	R.2.3 Gas/LNG (storage and pipeline)	1,430.83	-
1824	R.2.4 Others	-	-
183	R.3 Telecommunication	-	-
184	R.4 Others (sum of R.4.1 to R.4.3)	-	-
1841	R.4.1 Water Sanitation	-	-
1842	R.4.2 Social & Commercial Infrastructure	-	-
1843	R.4.3 Others	-	2,335.02
19	Other Industries	159.36	204.17
20	All Industries (sum of A to S)	**61,840.83**	**7,002.22**
21	Residuary Other Advances (to tally with gross advances) (a+b+c)	34,469.82	18,863.84
211	a. Education Loans	-	-
212	b. Aviation sectors	-	-
213	c. Other Residuary Advances	34,469.82	18,863.84
22	**Total Loans and Advances**	**96,310.65**	**25,866.06**

- The residual contractual maturity break down of assets is:

(***Amount in Rs. Millions***)

Maturity Pattern	Advances*	Investments (gross)**	Foreign Currency Assets
1 day	476.44	32,167.74	17,685.77
2-7 days	23,494.82	3,284.81	33.20
8-14 days	1,437.93	2,461.21	210.36
15- 30 days	24,296.65	5,972.81	16,039.39
31 days to up to 2 months	7,346.38	8,122.98	1,157.06
Over 2 months to up to 3 months	12,550.02	4,600.81	16.37
3-6 months	6,388.73	3,277.37	680.88
6-12 months	13,633.68	2,422.53	-
1-3 years	1,598.31	2,780.32	-
3-5 years	3,936.10	17.41	-
5-7 years	154.71	0.06	749.42
7-10 years	5.02	-	-
10-15 years	6.87	-	-
Over 15 years	8.48	-	-
Total	**95,334.15**	**65,108.05**	**36,572.45**

**overdraft maturity pattern is as per behavioural study of the bank*
**Net advances are reported in the above mentioned table.*
***. In case of investments, as per RBI circular ref no. 2015-16/109 DBR.No.BP.BC.26/21.04.098/2015-16 dated 02 July 2015,the bucketing of excess SLR and MSF securities are slotted in Day 1 bucket and mandatory SLR securities as DTL profile*

a. Amount of NPAs (Gross) - Funded

(***Amount in Rs. Millions***)

Category	Amount
Sub Standard	-
Doubtful – 1	-
Doubtful – 2	976.50
Doubtful – 3	-
Loss	-
NPAs (Gross)	976.50

b. The amount of net NPAs is Nil

- The NPA ratios are as under:

  - Gross NPAs to Gross Advances:1.01 %
  - Net NPAs to Net Advances: 0.00%

- The movement of gross NPAs is as under:

(***Amount in Rs. Millions***)

	Funded Advances
i) Opening Balance at the beginning of the year	976.50
ii) Addition during the year	-
iii) Reduction during the year	-
iv) Closing Balance as at the end of the year (i + ii - iii)	976.50

- The movement of provision for NPAs is as under:

(***Amount in Rs. Millions***)

	Funded Advances **Amount**
i) Opening Balance at the beginning of the year	976.50
ii) Provisions made during the year	-
iii) Write-off made during the year	-
iv) Write –back of excess provisions made during the year	-
v) Closing Balance as at the end of the year (i + ii - iii-iv)	976.50

- The movement of provision for specific and general provisions is as under:

(Amount in Rs. Millions)

Particulars	**Type of Provision**	**Opening Balance**	**Provisions made during year**	**Write-off**	**Any Other**	**Closing Balance**
NPA (Loan and Guarantees)	Specific	1,077.16	0.41	-	-	1,077.57
Standard Assets (Loans and Derivatives)	General	693.52	-	215.72	-	477.80
Unhedged Foreign Currency Exposure	Specific	204.63	90.96	-	-	295.59
Country Risk	Specific	89.59	-	14.99	-	74.60
Other Provisions	Specific	1.12	-	-	-	1.12
Total		**2,066.02**	**91.37**	**230.71**	**-**	**1,926.68**

- The amount of non-performing investment is NIL
- The amount of provisions held for non-performing investment is NIL.
- <u>The movement of provisions for depreciation on investments is as under:</u>

(***Amount in Rs. Millions***)

	Amount
i) Opening Balance at the beginning of the year	-
ii) Provisions made during the year	8.66
iii) Write-off made during the year	-
iv) Write –back of excess provisions made during the year	-
v) Closing Balance as at the end of the year (i + ii - iii-iv)	8.66

Table DF – 4: Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

Qualitative disclosures

- Bank has decided to use the ratings of the following credit rating agencies for Credit Exposure of Indian Operations, in line with RBI guidelines:

  (i) Credit Analysis and Research Ltd.
  (ii) CRISIL Ltd.
  (iii) India Ratings and Research Pvt Ltd
  (iv) ICRA Ltd.
  (v) Brickworks
  (vi) SMERA

  We have added SMERA Credit Rating Agency name as per RBI circular reference no. DBOD.No.BP.BC.41/21.06.009/2012-13 dated 13th September, 2012.

- The Bank has not identified Rating Agencies on the basis of credit exposures.

- For exposure with a contractual maturity of less than or equal to one year (except cash credit, overdraft and other revolving credits), short term ratings given by approved rating agencies to be used.

- For domestic cash credit, overdraft and other revolving credits (irrespective of the period) and for Term Loan exposures of over one year, long term ratings to be used.

Quantitative disclosures

- The exposure amounts after risk mitigation (subject to the standardized approach) in different risk buckets are as under:

(***Amount in Rs. Millions***)

i) Below 100% risk weight exposure outstanding	12,919.99
ii) 100% risk weight exposure outstanding	41,922.85
iii) More than 100%	41,467.81
iv) Deducted	-
Total	**96,310.65**

Table DF – 5: Credit Risk: Disclosures for Standardized Approaches

Qualitative disclosures

- Process for collateral valuation is being determined by the policies and procedures laid out by Head Office.

- The collaterals commonly taken by the Bank for risk mitigation are financial collaterals comprising of Bank deposits and other categories comprising of movable and immovable assets/landed properties and these serve to minimize the loss resulting from credit default.

- The counter party guarantors considered by the Bank are generally parent companies of our Borrower. While taking such corporate guarantees, factors like the constitution of the Guarantors, the percentage of shareholding in the Borrower and credit worthiness of the Guarantor is considered.

- The Bank does not take any capital relief on account of credit risk mitigation. Exposure limits to single and group borrowers, various industries are well defined in our credit policy and adherence to the same is monitored regularly. Funding strategies are in alignment with the Asset Liability Management position.

Quantitative disclosures

- The Bank has not considered any eligible financial collateral for on or off balance sheet netting.
- The Bank has not considered any disclosed portfolio covered by guarantees/credit derivatives (whenever specifically permitted by RBI) for on or off balance sheet netting.

Table DF – 6: Securitization Exposures: Disclosure for Standardized Approach

Qualitative disclosures

- The Bank has not participated in Securitization related activities.
- The Bank does not have any Securitization exposure.

Quantitative disclosures – banking book

- NIL

Table DF – 7: Market risk in the trading book

Qualitative disclosures

- The Bank has market risk management process, which consists of risk identification, limits setting and risk monitoring. The process ensures that the market risk assumed by bank is within the stipulated risk appetite of the Bank.
- This risk appetite is handed down through different types of limits such as Position, Gap, VaR, liquidity etc.
- The market risk management department (MRMD), an independent unit, monitors and reports the limit utilizations to internal management / regulator / HO as per laid down guidelines
- The bank has in place the risk monitoring system which is capable of computing and monitoring various market risk limits.
- The Bank has adopted the Current Exposure Method prescribed by RBI for measuring the credit risk on derivative products.
- The bank computes market risk capital charge on trading portfolio consisting of derivatives / forex and investments in AFS portfolio capital requirements for market risk (under standardized duration approach).

Quantitative disclosures

- The capital requirements for market risk (under standardized duration approach) are

(***Amount in Rs. Millions***)

Risk Category	**Amount**
i) Interest rate risk	48.46
ii) Foreign Exchange Risk (including Gold)	27.00
iii) Equity Risk	-
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	75.46

Table DF – 8: Operational risk

Qualitative disclosures

- The bank has in place appropriate polices and procedures to effectively control the operational risk arising on account of inadequate or failure of internal process. Capital charge for Operations Risk is computed as per the Basic Indicator Approach. The average of the gross income, as defined in the New Capital Adequacy Framework guidelines, for the previous 3 years i.e. 2016-17, 2015-16, and 2014-15 is considered for computing the capital charge. The required capital is Rs. 1,888.80 million.

Table DF – 9: Market risk in the banking book

Qualitative Disclosures

ALM Committee

The Bank has ALM Committee to manage Assets and Liability. The purpose of ALM committee is to bring together information which is necessary for ALM and liquidity management in the presence of the executive members of ALCO, and to form policies on ALM and liquidity management as required from time to time, together with discussing other important matters on ALM and liquidity management.

The committee monitors the overall monthly market risk, profit/ loss of the portfolio, evaluate the market risk & loss limit excesses, interest rate risk, conduct reviews, discussion and comment upon areas of market, liquidity risk and monitor the market condition, liquidity matters, evaluation of the economic environment and also to share information on customers' activities in treasury and credit areas.

Risk Management System

The objective of measuring and monitoring of interest rate risk is to maximize the net interest income within the overall risk appetite of the Bank.

Bank undertakes behavioral analysis of on/off- balance sheet items to bucket non-maturing asset and liability, availing of overdraft, optionality in term deposit etc. while preparing interest rate sensitivity statements. Bank also undertakes variance analysis to validate the assumption taken through behavioral analysis which is used for preparation of IRST and IRSD.

IRRBB is measured and controlled using both Earning Perspective (Traditional Gap analysis) and Economic Value Perspective (duration gap analysis). Earning Perspective measures the sensitivity of the net interest income to changes in interest rate over the next 12 months. It involves bucketing of rate sensitivity assets, liabilities and off-balance sheet items as per residual maturity/ re-pricing dates in various time buckets and computing change of income under 200 basis points upward and downward rate shocks over a period of one year. Economic value prospective calculates the change in present value of Bank's expected cash flow over 200 basis points upwards and downwards rate shocks. Bank also conducts stress test to determine resilience and countermeasures to be taken. The impact of Market Value of Equity due to adverse movement of interest rate is determined by using modified duration approach.

Quantitative Disclosure

Earning Prospective

The impact on the bank's interest income due to the change in the interest Rate Risk is being monitored on a regular basis. Impact of 200 bps change upward/downwards in interest rate on Net Interest Income (NII) amounted to expected loss/gain of INR 376.70 million approx. based on asset Liability position of 30th Sep 2016 using Traditional Gap Analysis.

Economic Value Prospective

The economic value reflects the aggregated effects of a change in market interest rates by discounting all future cash flows. A long-term impact of changes in interest rates is on bank's Market Value of Equity (MVE) or Net worth through changes in the economic value of its assets, liabilities and off-balance sheet positions. Impact of 200 bps change upward/downwards in interest rate on Market Value of equity amounted to expected loss/gain of INR 545.30 million approx. based on asset liability position of 30th Sep 2016 using Modified Duration Gap Analysis.

Table DF – 10: General disclosure for exposures related to counterparty credit risk

Qualitative Disclosures

- The counterparty credit risk limits for the banking counterparties are assessed and approved as per internal guidelines by Head Office based on proposal of treasury.
- The limit review is carried out annually or as and when required.
- The market risk management department (MRMD), an independent unit, monitors and reports the limit utilizations to internal management / HO as per laid down guidelines.
- The capital for counterparty risk exposure for derivatives transactions is assessed as per standardized approach prescribed by RBI for both default risk capital and CVA capital charges.
- The exposure on CCIL (Clearing Corporation of India Limited) on account of forex forward and SFT is accessed as per the RBI guidelines prescribed for Qualified Central Counterparty (QCCP).

Quantitative Disclosure

- The derivatives exposure is calculated using Current Exposure Method. The balance outstanding as on 30th Sep 2016 is given below

(***Amount in Rs. Millions***)

Particulars	30th September 2016		31st March 2016	
	Notional Amounts	**Current Exposure**	**Notional Amounts**	**Current Exposure**
Foreign exchange contracts	538,987.90	13,908.20	396,246.20	11,316.70
Interest rate derivative contracts	316,389.70	4,661.00	140,893.05	3,160.30
Currency swaps	352,050.10	50,693.30	359,955.04	57,680.24
Currency Options	1,604.40	29.46	-	-
Total	1,209,032.10	69,291.96	897,094.29	72,157.24

Table DF – 11: Composition of Capital

Template to be used before March 31, 2017 (i.e. during the transition period of Basel III Regulatory adjustments)

(***Amount in Rs. Millions***)

	Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)		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)	33,183.75		A1
2	Retained earnings	6,646.8		A2+A3+A4
3	Accumulated other comprehensive income (and other reserves)	-		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-		
	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	39,830.56		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	47.78		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-		
10	Deferred tax assets 2	1.58		B1
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitization gain on sale	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital 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)	-		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts Subject to Pre-Basel III Treatment	Ref No.
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)[3]	-		
20	Mortgage servicing rights[4] (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences[5] (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold[6]	-		
23	of which: significant investments in the common stock of financial entities	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments[7] (26a+26b+26c+26d)	-		
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries[8]	-		
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank[9]	-		
26d	of which: Unamortized pension funds expenditures	-		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	49.39		

27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	**Total regulatory adjustments to Common equity Tier 1**	49.39		
29	**Common Equity Tier 1 capital (CET1)**	39,781.20		
Additional 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 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)10	-		
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	-		

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**	-		
44	**Additional Tier 1 capital (AT1)**	-		
44a	**Additional Tier 1 capital reckoned for capital adequacy**	-		
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	39,781.20		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
47	Directly issued capital instruments subject to phase out from Tier 2	-		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49	of which: instruments issued by subsidiaries subject to phase out	-		
50	Provisions	1,741.50		C1+C2+C3+ C4+C5
51	**Tier 2 capital before regulatory adjustments**	1,741.50		
Tier 2 capital: regulatory adjustments				
52	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[13] in the capital banking, financial and 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	-		

	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment of which:	-		
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	1,741.50		
58a	Tier 2 capital reckoned for capital adequacy14	1,741.50		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-		
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	1,741.50		
59	**Total capital (TC = T1 + T2) (45 + 58c)**	40,651.95		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
60	**Total risk weighted assets (60a + 60b + 60c)**	226,426.03		
60a	of which: total credit risk weighted assets	202,032.28		
60b	of which: total market risk weighted assets	9,432.96		
60c	of which: total operational risk weighted assets	14,960.79		
Capital Ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.57%		
62	Tier 1 (as a percentage of risk weighted assets)	17.57%		
63	Total capital (as a percentage of risk weighted assets)	17.95%		
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	-		
66	of which: bank specific countercyclical buffer requirement	-		
67	of which: G-SIB buffer requirement	-		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	6.125%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.625%		
71	National total capital minimum ratio (if different from Basel III minimum)	12.625%		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities	-		
73	Significant investments in the common stock of financial entities	-		
74	Mortgage servicing rights (net of related tax liability)	-		
75	Deferred tax assets arising from temporary differences (net of related tax liability).	-		
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,741.50		C1+C2+C3+ C4+C5
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-		
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 between March 31, 2017 and March 31, 2022)				
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	-		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		

Table DF – 12: Composition of Capital – Reconciliation Requirements

Step 1:

As there is no difference between regulatory scope of consolidation and accounting scope of consolidation, the bank is not required to disclose the reported balance sheet under the regulatory scope of consolidation.

Step 2:

(***Amount in Rs. Millions***

		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**	**Reference no.**
		As on reporting date	**As on reporting date**	
A	**Capital & Liabilities**			
i	Paid-up Capital	**33,183.75**	**33,183.75**	A1
	of which: Amount eligible for CET1	33,183.75	33,183.75	
	of which: Amount eligible for AT1	-		
	Reserves & Surplus	**9,230.29**	**9,230.29**	
	Statutory Reserves	4,744.38	4,744.38	A2
	Revenue Reserves	1,894.88	1,894.88	A3
	Capital Reserves	7.54	7.54	A4
	Investment Reserve Account	22.76	22.76	C5
	Balance in Profit & Loss Account	2,560.72	2,560.72	
	Minority Interest	-	-	
	Total Capital	**42,414.04**	**42,414.04**	
ii	Deposits	**90,886.32**	**90,886.32**	
	of which: Deposits from banks	233.48	233.48	
	of which: Customer deposits	90,652.84	90,652.84	
	of which: Other deposits (pl. specify)	-	-	
iii	Borrowings	**57,239.34**	**57,239.34**	
	of which: From RBI	-	-	
	of which: From banks	-	-	

	of which: From other institutions & agencies	-	-	
	of which: Others (pl. specify)	57,239.34	57,239.34	
	of which: Capital instruments	-	-	
iv	Other liabilities & provisions	**7,310.97**	**7,310.97**	
	Of which			
	Provision for Standard Assets(Loans)	381.34	381.34	C1
	Provision for Standard Assets(Derivatives)	96.46	96.46	C2
	Provision for Country Risk	74.60	74.60	C3
	Provision for Unhedged Foreign Currency Exposure	295.59	295.59	C4
	Provision for NPA(non funded)	97.80	97.80	
	Provision for Tax(including income tax and wealth tax)	2,722.67	2,722.67	
	Total Liabilities	**197,850.67**	**197,850.67**	
B	**Assets**			
i	Cash and balances with Reserve Bank of India	7,031.57	7,031.57	
	Balance with banks and money at call and short notice	21,923.44	21,923.44	
ii	Investments	**65,108.05**	**65,108.05**	
	of which: Government securities	62,343.97	62,343.97	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	2,764.08	2,764.08	
iii	Loans and advances	**95,334.15**	**95,334.15**	
	of which: Loans and advances to banks	-	-	
	of which: Loans and advances to customers	95,334.15	95,334.15	
iv	Fixed assets	478.01	478.01	
v	Other assets	**7,975.46**	**7,975.46**	
	Of which			
	Goodwill and intangible assets	-	-	
	Deferred tax assets	142.27	142.27	B1
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss account	-	-	
	Total Assets	**197,850.67**	**197,850.67**	

Table DF 13-Main Features of Regulatory Capital Instruments

S No	Particulars	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt	Head Office Borrowing in nature of Subordinated debt
1	Issuer	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd	Bank of Tokyo Mitsubishi UFJ Ltd
2	Unique identifier	NA	NA	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Applicable Regulatory	Applicable Regulatory	Applicable Regulatory	Applicable Regulatory	Applicable Regulatory	Applicable Regulatory	Applicable Regulatory
	Regulatory treatment							
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo / group / group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of 30th Sep 2016)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
9	Par value of instrument (Rs. in million)	USD 18.50 mn	USD 40.00 mn	USD 21.50 mn	USD 20.00 mn	USD 50.00 mn	USD 50.00 mn	USD 50.00 mn
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	29/12/2011	23/02/2012	09/03/2012	09/03/2012	18/07/2012	02/08/2012	05/09/2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	29/12/2016	23/02/2017	09/03/2017	09/03/2017	18/07/2017	02/08/2017	05/09/2017
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA

	Coupons / dividends							
17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	6M BBA LIBOR+ 109 Bps	6M LIBOR + 90Bps	6m BBA LIBOR +92Bps	6m BBA LIBOR + 92Bps	6M BBA LIBOR+ 67 Bps	6M BBA LIBOR+ 67 Bps	6M BBA LIBOR+ 66 Bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	NA	NA	NA	NA	NA	NA	NA
23	Convertible or non-convertible	NA	NA	NA	NA	NA	NA	NA
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	No	No	No	No	No	No	No
32	If write-down, full or partial	No	No	No	No	No	No	No
33	If write-down, permanent or temporary	No	No	No	No	No	No	No
34	If temporary write-down, description of write-up mechanism	No	No	No	No	No	No	No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.	Subordinate to all other external liabilities.

	instrument)							
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorption feature	No loss absorption feature	No loss absorption feature	No loss absorption feature	No loss absorption feature	No loss absorption feature	No loss absorption feature

Table DF-14-Full Terms and Conditions of Regulatory Capital Instruments

For details please refer DF -13

Table DF-15-Disclosures Requirements 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 director/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 Regional Executive, is in conformity with FSB principles and standards.

Table DF-16-Equities Disclosures for Banking Book Positions

Not Applicable

Table DF-17- Summary comparison of accounting assets vs. leverage ratio exposure measure

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	197,850.67
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(49.40)
4	Adjustments for derivative financial instruments	61,869.50
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	999.82
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	12,678.00
7	Other adjustments	130.00
8	Leverage ratio exposure	273,478.59

Table DF-18- Leverage ratio common disclosure template

	Item	Leverage ratio framework (Rs. in million)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	197,850.67
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(49.40)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	197,801.27
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	19,749.50
5	Add-on amounts for PFE associated with all derivatives transactions	42,120.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	61,869.50
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	999.82
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	999.82
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	25,870.00
18	(Adjustments for conversion to credit equivalent amounts)	-13,192.00
19	Off-balance sheet items (sum of lines 17 and 18)	12,678.00
Capital and total exposures		
20	Tier 1 capital	39,780.00
21	Total exposures (sum of lines 3, 11, 16 and 19)	273,478.59
Leverage ratio		
22	Basel III leverage ratio	14.55%