



Basel III - Pillar 3 Disclosures

As at March 31, 2022

The Reserve Bank of India (RBI) vide its circular under reference DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on 'Basel III Capital Regulations' ('Basel III circular'), as amended from time to time, read together with the circular under reference DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments', circular under reference DBR.BP.BC.No.106/21.04.098/2017-18 dated May 17, 2018 on 'Standards - Net Stable Funding Ratio (NSFR) - Final Guidelines' and subsequent amendments thereof, requires banks to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III Framework. These disclosures are available on HDFC Bank's website under the 'Regulatory Disclosures' section. The link to this section is given below:

<https://www.hdfcbank.com/personal/resources/regulatory-disclosures>

The Regulatory Disclosures section contains the following disclosures:

- Qualitative and quantitative Pillar 3 disclosures:
 - Scope of application
 - Capital adequacy
 - Credit risk
 - Credit risk: Portfolios subject to the standardised approach
 - Credit risk mitigation: Disclosures for standardised approach
 - Securitisation exposures
 - Market risk in trading book
 - Operational risk
 - Asset Liability Management ('ALM') risk management
 - General disclosures for exposures related to counterparty credit risk
 - Equities: Disclosure for banking book positions
- Composition of capital and reconciliation requirements.
- Main features and full terms and conditions of regulatory capital instruments.
- Leverage ratio disclosures.
- Liquidity coverage ratio disclosure.
- Net stable funding ratio disclosure.