

BASEL PILLAR III DISCLOSURES

BASEL PILLAR III DISCLOSURES AS AT MARCH 31, 2016

Pillar 3 disclosures as at March 31, 2016 as per Basel III guidelines of Reserve Bank of India have been disclosed separately on the Bank's website under "Regulatory Disclosures" on the home page.

The link to this section is <http://www.idfcbank.com/regulatory-disclosures.html>

THE SECTION CONTAINS FOLLOWING DISCLOSURES:

1. Qualitative and Quantitative disclosures as at March 31, 2016

- Scope of Application
- Capital Adequacy
- Credit Risk - General Disclosure
- Credit Risk - Disclosure under standardised Approach
- Market Risk in Trading Book
- Operational Risk
- Interest rate risk in the Banking Book (IRRBB)
- Liquidity Risk
- General Disclosure for exposures related to Counterparty Credit Risk
- Equities - Disclosure for Banking Book Positions

2. Leverage Ratio

3. Liquidity Coverage Ratio as at March 31, 2016

4. Capital Disclosure

- Composition of Capital
- Composition of Capital & reconciliation requirements
- Main Features of Regulatory Capital Instruments March 31, 2016
- Terms and Conditions of Equity Shares