PILLAR 3 DISCLOSURES (CONSOLIDATED) AS ON 31.12.2024

DF-2: Capital Adequacy as on 31.12.2024

Qualitative Disclosures:

(a) A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities:

The Bank maintains capital to cushion the risk of loss in value of exposure, businesses to protect the interest of depositors, general creditors and stake holders against any unforeseen losses. The Bank has a well-defined Internal Capital Adequacy Assessment Process (ICAAP) policy to comprehensively evaluate and document all the Pillar II risks & to provide appropriate capital to evolve a fully integrated risk/ capital model for regulatory capital. Capital planning as a part of ICAAP considers the demand for capital from businesses for their growth plans and ensures that the Bank is sufficiently capitalized and hold sufficient capital buffers to withstand stress condition. Moreover, stress testing is a key element of the ICAAP and an integral tool in the Risk Management framework that provides management a better understanding of how portfolios perform under adverse economic conditions. The Bank performs Reverse Stress testing across key risk areas to test stress levels at which capital falls below the internal capital threshold.

In line with the guidelines of Reserve Bank of India, the Bank has adopted Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Standardized Duration Approach for Market Risk for computing Capital to Risk-weighted Asset Ratio (CRAR).

Capital requirement is affected by the economic environment, regulatory requirement and by the risk arising from the Bank's activities. Capital Planning exercise of the Bank is carried out every year to ensure the adequacy of capital at the times of changing economic conditions, even at the time of economic recession. In capital planning process, the Bank reviews:

- Current capital requirement of the Bank.
- Targeted and sustainable capital in alignment with the business strategy, policy, and risk appetite.
- Future capital planning on a five-year outlook

Quantitative Disclosures:

(₹ in crores)

Particulars	Amount
(b) Capital requirements for credit risk	
• Portfolios subject to Standardized Approach	87,066.18
• Securitization exposures	Nil
(c) Capital requirements for market risk	
• Standardized Duration Approach	
- Interest rate risk	1,463.45
- Foreign exchange risk (including gold)	312.05
- Equity risk	14.62

(₹ in crores)

Particulars	Amount
(d) Capital requirements for operational risk	
• Basic Indicator Approach	10,841.30

(e) Capital Adequacy Ratios for top consolidated group and for significant bank subsidiaries

	Common Equity Tier I Capital Ratio	Tier I Capital Ratio	Total Capital Ratio (CRAR)
Bank of Baroda (Consolidated)	12.86%	13.90%	16.36%
Bank of Baroda (Standalone)	12.38%	13.44%	15.96%
Nainital Bank Ltd.	14.82%	14.82%	15.68%
Bank of Baroda (Botswana) Ltd.	19.37%	19.37%	20.49%
Bank of Baroda (Kenya) Ltd.	26.94%	26.94%	27.93%
Bank of Baroda (Uganda) Ltd.	38.02%	38.02%	38.80%
Bank of Baroda (Guyana) Inc.	30.34%	30.34%	30.38%
Bank of Baroda (Tanzania) Ltd.	23.12%	23.12%	23.16%
Bank of Baroda (New Zealand) Ltd.	52.04%	52.04%	52.49%
Bank of Baroda (UK) Ltd.	130.08%	130.08%	130.69%

DF-3: Credit Risk: General Disclosures as on 31.12.2024

Qualitative Disclosures:

(a) The general qualitative disclosure requirement with respect to credit risk, including:

- **Definitions of past due and impaired asset of the Bank:**
  The extant instructions on Income Recognition, Asset Classification and Provisioning pertaining to Advances (IRACP) norms specify that any amount due to the Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank. The borrower accounts shall be flagged as overdue as part of day-end process for the due date.
  Further, as per extant IRACP norms, a non-performing asset (NPA), is a loan or an advance where;
    - interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
    - the account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC) if:
        - The outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
        - The outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned

limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

- the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- the instalment of principal or interest thereon remains overdue for one crop season for long duration crops,
- the amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitisation transaction undertaken in terms of the Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021 as amended from time to time.
- in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

- **Discussion of the Bank's credit risk management policy:**
  - **Credit Risk Philosophy:**
    - To optimize the risk and return envisaged in order to see that the Economic Value Addition to Shareholders is maximized and the interests of all the stakeholders are protected alongside ensuring corporate growth and prosperity with safety of the Bank's resources.
    - To regulate and streamline the financial resources of the Bank in an orderly manner to enable the various channels to achieve the common goal and objectives of the Bank.
    - To comply with the national priorities in the matter of deployment of institutional finance to facilitate achieving planned growth in various productive sectors of the economy.
    - To instil a sense of credit culture enterprise-wide and to assist the operating staff.
    - To provide need-based and timely availability of credit to various borrower segments.
    - To strengthen the credit management skills namely pre-sanction, post-sanction monitoring, supervision, and follow-up measures so as to promote a healthy credit culture and maintain quality credit portfolio in the Bank.
    - To deal with credit proposals more effectively with quality assessment, speedy delivery, in full compliance with extant guidelines.
    - To comply with various regulatory requirements, more particularly on exposure norms, priority sector norms, income recognition and asset classification guidelines, capital adequacy, credit risk management guidelines etc., of RBI/other authorities.

  - **Architecture and Systems of the Bank:**
    - **Risk Management Committee of the Board (RMCB):**
      - RMCB has been constituted by the Board to specifically oversee and co-ordinate Risk Management functions in the Bank.
      - Risk Management Committee reviews and evaluates the overall risks assumed by the Bank. The Bank has set up risk management architecture

comprising Risk Management Organizational Structure, Risk Principles, Risk Processes, Risk Controls and Risk Audit all with a view to identify, manage, monitor, and control various categories of risks, viz. Credit Risk, Market Risk and Operational Risk.

- **Credit Policy Committee (CPC):**
  - CPC has been set up to formulate and implement various credit risk strategies including lending policies.
  - CPC is set up for the development, effective implementation and to ensure the continued effectiveness of credit risk management framework i.e. all the policies, procedures, models, systems, tools, data, validation etc.
- **Credit Risk Management Team:**
  - It deals with identification, measurement, monitoring and controlling credit risk within the prescribed limits.
  - Enforcement and compliance of the risk parameters and prudential limits set by the Board/ Regulator, etc.
  - Laying down risk assessment systems, developing MIS, monitoring quality of loan portfolio, identification of problems and correction of deficiencies.
  - Evaluation of portfolio, conducting comprehensive studies on economy, industry, test the resilience on the loan portfolio etc.
  - Improving credit delivery system upon full compliance of laid down norms and guidelines.

- **The Scope and Nature of Risk Measurement System:**
  - The Bank has in place a robust credit risk rating system for its credit exposures. An effective way to mitigate credit risk is to identify potential risk in a particular asset, maintain healthy asset quality, and at the same time impart flexibility in pricing assets to meet the required risk-return parameters as per the Bank's overall strategy and credit policy.
  - The Bank's robust credit risk rating system is based on internationally adopted frameworks and global best practices and assists the Bank in determining the Probability of Default and the severity of default, among its loan assets and thus allows the Bank to build systems and initiate measures to maintain its asset quality
  - Credit Risk Management Framework includes all the components such as policies, procedures, system, tools, models, data, templates, analysis, study, reports etc. All the components of the framework are an integral part of Credit Risk Management Policy.

<u>Quantitative Disclosures:</u>

Credit exposure include term loans, working capital facilities (i.e., funded facilities like Cash Credit, Demand Loans, Ad-hoc limits, Credit Substitutes, Non-funded facilities like Letter of Credit, Acceptances and Bank Guarantees) and current exposure for derivatives.

(b) Total gross credit risk exposures as on 31.12.2024:

(₹ in crores)

Category	Credit exposure
Fund-based facilities	15,32,751.05
Non-fund-based facilities	1,36,546.27
Total	**16,69,297.32**

(c) Geographic distribution of exposures as on 31.12.2024:

(₹ in crores)

Category	Fund-based facilities	Non-fund-based facilities
Domestic	12,76,932.21	1,24,900.81
Overseas	2,55,818.84	11,645.46
Total	**15,32,751.05**	**1,36,546.27**

Note: Exposure includes credit exposure (funded and non-funded credit limits), investment (including underwriting and similar commitments) and derivatives exposure which includes MTM and Potential Future exposure.

(d) Consolidated industry type distribution of exposures as on 31.12.2024:

(₹ in crores)

Industry	Fund-based	Non-fund-based	Total
A. Mining and Quarrying	**9,140.08**	**2,736.83**	**11,876.91**
A.1 Coal	2,068.10	221.23	2,289.33
A.2 Other	7,071.98	2,515.60	9,587.58
B. Food Processing	**22,893.47**	**3,942.80**	**26,836.27**
B.1 Sugar	2,813.16	79.57	2,892.73
B.2 Edible Oils and Vanaspati	3,471.65	1,677.97	5,149.62
B.3 Tea	435.14	13.27	448.41
B.4 Coffee	39.92	7.28	47.20
B.5 Others	16,133.60	2,164.71	18,298.31
C. Beverages	**656.92**	**24.35**	**681.27**
C.1 Tobacco and tobacco products	367.03	15.01	382.04
C.2 Others	289.89	9.34	299.23
D. Textiles	**27,390.18**	**3,132.16**	**30,522.34**
D.1 Cotton Textile	15,001.72	1,662.14	16,663.86
D.2 Jute Textile	224.79	4.64	229.43
D.3 Handicraft/ Khadi /Silk/ Woollen	727.25	87.65	814.90
D.4 Other Textile	11,436.42	1,377.73	12,814.15
E. Leather and Leather Products	**973.43**	**85.50**	**1,058.93**
F. Wood and Wood Products	**2,121.93**	**188.96**	**2,310.89**
G. Paper and Paper Products	**3,807.50**	**161.63**	**3,969.13**
H. Petroleum	**52,372.40**	**2,422.42**	**54,794.82**
I. Chemicals and Chemical Products	**45,230.65**	**6,815.14**	**52,045.79**
I.1 Fertilizers	6,236.29	1,973.91	8,210.20
I.2 Drugs and Pharmaceuticals	9,164.22	699.07	9,863.29
I.3 Petro-Chemicals	9,727.84	2,271.29	11,999.13
I.4 Other	20,102.30	1,870.87	21,973.17

(₹ in crores)

Industry	Fund-based	Non-fund-based	Total
J. Rubber Plastic and their Products	**9,084.03**	**936.13**	**10,020.16**
K. Glass and Glassware	**931.79**	**103.43**	**1,035.22**
L. Cement and Cement Products	**7,917.80**	**1,200.23**	**9,118.03**
M. Basic Metal and Metal Products	**42,029.88**	**9,473.27**	**51,503.15**
M.1 Iron and Steel	33,323.58	7,923.27	41,246.85
M.2 Other Metal and Metal Products	8,706.30	1,550.00	10,256.30
N. All Engineering	**24,166.21**	**14,830.27**	**38,996.48**
N.1 Electronics	1,452.64	708.23	2,160.87
N.2 Other Engineering	22,713.57	14,122.04	36,835.61
O. Vehicles, Vehicle Parts and Transport Equipment's	**7,842.21**	**1,245.84**	**9,088.05**
P. Gems and Jewellery	**4,088.91**	**216.82**	**4,305.73**
Q. Construction	**21,409.05**	**26,345.95**	**47,755.00**
R. Infrastructure	**1,54,495.91**	**11,197.17**	**1,65,693.08**
R.1 Transport	43,639.67	786.66	44,426.33
R.1.1 Railways	1,691.77	2.73	1,694.50
R.1.2 Roadways	41,848.02	761.42	42,609.44
R.1.3 Aviation	40.77	1.00	41.77
R.1.4 Waterways	-	-	-
R.1.5 Others Transport	59.11	21.51	80.62
R.2 Energy	85,223.42	7,595.04	92,818.46
R.2.1 Non-Renewable Energy	54,682.99	3,076.47	57,759.46
R.2.2 Renewable Energy (Solar, Wind, Hydel)	23,551.36	1,306.80	24,858.16
R.2.3 Oil & Gas (Storage & Pipeline)	6,989.07	3,211.77	10,200.84
R.3 Others	25,632.82	2,815.47	28,448.29
R.3.1 Telecommunication	10,402.23	1,771.47	12,173.70
R.3.2 Water Sanitation	7,602.10	727.48	8,329.58
R.3.3 Social and Commercial Infrastructure	5,984.27	121.30	6,105.57
R.3.4 Other Infrastructure	1,644.22	195.22	1,839.44
S. Other Industries	**9,783.46**	**1,020.46**	**10,803.92**
T. All Industries (Sub Total: A+B+C+…….+S)	**4,46,335.81**	**86,079.36**	**5,32,415.17**
U. Residuary Other Advances	**10,86,415.24**	**50,466.91**	**11,36,882.15**
U.1 Aviation Sector	12,297.68	407.69	12,705.37
U.2 NBFC	1,65,798.43	64.06	1,65,862.49
U.3 Other residuary Advances	9,08,319.13	49,995.16	9,58,314.29
Total Exposure (T+U)	**15,32,751.05**	**1,36,546.27**	**16,69,297.32**

Credit exposure in industries where exposure is more than 5% of the total credit exposure of the Bank (Consolidated) are as follows:

Sl. No.	Industry	Exposure (₹ in crores)	% of total credit exposure
1	NBFC	1,65,862.49	9.94%
2	Infrastructure	1,65,693.08	9.93%

(e) Residual contractual maturity breakdown of assets as on 31.12.2024:

(₹ in crores)

Time Bucket	Cash and Balance with Central Bank	Balances with Banks & Money at call & short notice	Advances	Investments	Fixed assets	Other assets	Total
1 D	5,498.72	53,993.94	3,232.55	1,03,141.25	0.00	1,416.01	**1,67,282.46**
2-7 D	18.61	4,028.09	9,410.66	5,627.81	0.00	845.19	**19,930.35**
8-14 D	21.79	578.67	10,809.30	5,139.53	0.00	561.59	**17,110.87**
15-30 D	14,063.51	1,021.89	16,000.57	7,653.22	0.00	3,396.80	**42,136.00**
31 D-2 M	1,580.81	2,073.80	21,623.62	12,171.48	0.00	2,981.23	**40,430.94**
2-3 M	1,255.56	1,419.01	39,441.91	12,033.37	0.00	2,619.32	**56,769.17**
3 - 6 M	2,705.43	2,665.28	60,048.88	24,831.24	0.00	1,430.55	**91,681.38**
6 - 12 M	4,575.14	3,611.28	1,80,538.60	48,513.83	0.00	6,792.24	**2,44,031.09**
1 - 3 Y	12,335.60	73.36	4,76,791.44	58,950.20	0.00	13,207.87	**5,61,358.47**
3 - 5 Y	1,727.64	18.42	1,75,251.13	27,044.89	0.00	4,665.59	**2,08,707.67**
Over 5 Y	10,302.62	0.00	1,84,158.84	1,19,301.23	7,641.62	14,263.65	**3,35,667.95**
Total	**54,085.42**	**69,483.74**	**11,77,307.48**	**4,24,408.06**	**7,641.62**	**52,180.05**	**17,85,106.36**

NPA & Provision during the nine months ended December 31, 2024:

(₹ in crores)

Particulars	Amount
(f) Amount of Gross NPA	**29,717.84**
○ Substandard	6,740.11
○ Doubtful 1	3,677.04
○ Doubtful 2	4,451.81
○ Doubtful 3	5,367.97
○ Loss	9,480.91
(g) Amount of Net NPA	**7,276.54**
(h) NPA Ratios	
○ Gross NPAs to Gross Advances	2.49%
○ Net NPAs to Net Advances	0.62%
(i) Movement of Gross NPA	
○ **Opening balance at April 1, 2024**	**32,851.17**
○ Additions during the period/year	8,224.96
○ Reduction during the period/year	11,410.51
○ Any other adjustment (exchange diff.)	52.22
○ **Closing balance at December 31, 2024**	**29,717.84**

(₹ in crores)

Particulars		Amount
(j) Movement of Provisions	**General Provision**	**Specific Provision**
○ **Opening balance at April 1, 2024**	**7,282.73**	**25,283.78**
○ Provisions made during the period/year	321.40	5,460.91
○ Write off/ Write-back of excess provisions during the period/year	8.32	8,563.92
○ Any Other Adjustment (exchange diff.)	(0.83)	195.76
○ **Closing balance at Dec 31, 2024**	**7,594.98**	**22,376.53**
○ Write-offs that have been booked directly to income statement		395.01
○ Recoveries that have been booked directly to income statement		5,262.52
(k) Amount of non-performing investments		3,655.52
(l) Amount of provisions held for non-performing investments		3,463.56
(m) Movement of provisions for depreciation on investments		
○ **Opening balance at April 1, 2024**		**3,389.56**
○ Provisions made during the period/year		(766.32)
○ Write-off during the period/year		0.00
○ Write-back of excess provisions/reversals during the period/year		233.51
○ **Closing balance at December 31, 2024**		**2,389.73**
(n) NPA in five major industries	**Total NPA**	**% to total NPA**
○ Infrastructure	666.06	2.24%
○ Basic Metal and Metal Products	486.57	1.64%
○ All Engineering	715.80	2.41%
○ Textiles	815.72	2.74%
○ Chemicals & chemical products	639.55	2.15%
○ Specific provision of the above mentioned five industries		3,624.23
○ Specific provisions during the current period		(616.61)
○ Write offs during the current period		634.75
(o) Amount of Gross NPAs broken down by significant geographical areas	**Gross NPA**	**Specific Provision**
○ Domestic Operations	23,889.35	17,667.98
○ Domestic Subsidiaries	585.19	438.45
○ International Operations	4,581.87	3,978.18
○ International Subsidiaries	661.43	291.92
Total	**29,717.84**	**22,376.53**

**The provision amount is not inclusive of Rs. 64.77 crores (Rs. 62.85 crores being amount of floating provisions and Rs 1.92 crores loan subsidy of Nainital Bank). This amount has been additionally deducted to arrive at the Net NPA position.*

DF-4: Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach as on 31.12.2024

Qualitative Disclosures:

(a) For portfolios under the standardized approach:

- **Names of credit rating agencies used, plus reasons for any changes:**

  Under Standardized Approach, the Bank accepts ratings of RBI approved External Credit Assessment Institutions (ECAIs) namely Acuite Ratings & Research Limited (Acuite), Brickwork Ratings India Private Limited (Brickwork), Credit Analysis and Research Limited (CARE), CRISIL Ratings Limited (CRISIL), ICRA Limited (ICRA), India Ratings and Research Private Limited (India Ratings), and INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS) for domestic credit exposures. For overseas credit exposures, the Bank accept ratings of Standard & Poor's, Moody's and Fitch.

- **Types of exposure for which each agency is used:**

  The Bank encourages NBFC, Corporate and Public Sector Entity (PSE) borrowers to solicit credit ratings from ECAI and has used these ratings for calculating risk weighted assets wherever such ratings are available.

- **A description of the process used to transfer public issue ratings onto comparable assets in the banking book:**

  The Bank's external ratings application framework are as follows:

  - The Bank uses only those ratings that have been solicited by the counterparty. Foreign sovereign and Foreign Bank exposures are risk-weighted based on issuer ratings assigned to them.
  - The Bank encourages all eligible borrowers to solicit credit ratings from the RBI approved ECAI and uses these ratings for calculating Risk weighted assets, wherever such ratings are available.
  - The RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, the rating corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights should be applied i.e. second lowest risk weights.
  - The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.
  - As per RBI guidelines dated April 1, 2024, claims on corporates and NBFCs, except Core Investment Companies (CICs), having aggregate exposure from banking system of more than ₹100 crore which were rated earlier and subsequently have become unrated will attract a risk weight of 150%. All unrated claims on corporates and NBFCs, except CICs, having aggregate exposure from banking system of more than ₹200 crore will attract a risk weight of 150%.

Quantitative Disclosures:

(b) The exposure amounts after risk mitigation subject to Standardized Approach (rated and unrated) in the three major risk buckets are as under:

(₹ in crores)

Category of Risk Weight	Amount
Below 100% risk weight	11,59,719.15
100% risk weight	3,10,801.02
More than 100 % risk weight	87,884.93
Credit Risk Mitigants (CRM) Deducted*	1,10,892.22
Total Exposure including CRM (FB+NFB)	**16,69,297.32**

* *CRM also includes provisions on NPA accounts.*

DF-17: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure as on 31.12.2024

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

(₹ in millions)

Sl. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	1,79,12,808.62
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation.	(23,888.60)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	0.00
4	Adjustments for derivative financial instruments	1,73,321.50
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	26,471.68
6	Adjustment for off balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposure)	10,74,389.34
7	Other adjustments	(4,27,678.52)
8	**Leverage ratio exposure**	**1,87,35,424.02**

DF-18: Leverage Ratio Common Disclosure Template as on 31.12.2024

Leverage Ratio (Consolidated) as on 31.12.2024.

(₹ in millions)

Sl. No.	Particulars	Amount
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,74,85,130.10
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(23,888.60)
3	**Total on-balance sheet exposures**	**1,74,61,241.50**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	39,918.41
5	Add-on amounts for PFE associated with all derivatives transactions	1,33,403.09
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	**Total derivative exposures**	**1,73,321.50**
	Securities Financing Transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	26,471.68
15	Agent transaction exposures	-
16	**Total Securities Financing Transaction exposures**	**26,471.68**
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	37,25,556.51
18	(Adjustments for conversion to credit equivalent amounts)	(26,51,167.17)
19	**Off-balance sheet items**	**10,74,389.34**
	Capital and total exposures	
20	**Tier 1 capital**	**12,05,041.90**
21	**Total exposures**	**1,87,35,424.02**
	Leverage ratio	
22	**Basel III leverage ratio**	**6.43%**

Leverage Ratio (Standalone) as on 31.12.2024

(₹ in millions)

Sl. No.	Particulars	Amount
	Capital and total exposures	
1	**Tier 1 capital**	**11,26,974.33**
2	**Total exposures**	**1,83,54,060.99**
	Leverage ratio	
3	**Basel III leverage ratio**	**6.14%**

Leverage Ratio (Consolidated) for last four quarter-ends of the Bank:

(₹ in millions)

Particulars	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Tier 1 capital	12,05,041.90	12,45,606.77	12,23,786.93	11,90,885.33
Total exposures	1,87,35,424.02	1,79,74,965.93	1,72,79,001.88	1,73,62,883.06
Leverage Ratio	**6.43%**	**6.93%**	**7.08%**	**6.86%**

Leverage Ratio (Standalone) for last four quarter-ends of the Bank:

(₹ in millions)

Particulars	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Tier 1 capital	11,26,974.33	11,65,582.43	11,47,433.65	11,17,651.78
Total exposures	1,83,54,060.99	1,75,91,184.91	1,69,08,658.00	1,70,05,900.37
Leverage Ratio	**6.14%**	**6.63%**	**6.79%**	**6.57%**