

Basel III: Pillar 3 Disclosures

as at 30 Sep 2025

(Currency: Indian rupees in million)

1. Scope of application

Qualitative Disclosures

DBS Bank India Limited ('the Bank'), operates in India as a Wholly Owned Subsidiary ("WOS") of DBS Bank Ltd., Singapore, a banking entity incorporated in Singapore with limited liability. The Bank does not have any subsidiaries in India nor any interest in Insurance Entities. Thus, the disclosures contained herein only pertain to the Bank.

a. 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
Not Applicable					

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

Name of the entity / country of incorporation	Principal 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					

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal 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			

d. 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	Principal 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				

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e. 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	Principal 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				

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

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

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2. Capital Adequacy
Qualitative disclosures

The CRAR of the Bank is 16.36% computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.50%.

The Bank's capital management framework is guided by the existing capital position, proposed growth, and strategic direction. Growth opportunities have resulted in an increasing and continuing need to focus on the effective management of risk, and commensurate capital to bear that risk. The Bank carefully assesses its growth opportunities relative to the capital available to support them, particularly in the light of the economic environment and capital requirements under Basel III. The Bank maintains a strong discipline over capital allocation ensuring that returns on investment cover capital costs.

Quantitative disclosures

Particulars		30 Sep 25
A	Capital requirements for Credit Risk (<i>Standardized Approach</i>) *	95,999
B	Capital requirements for Market Risk (<i>Standardized Duration Approach</i>) *	8,882
	- Interest rate risk	8,050
	- Foreign exchange risk	832
	- Equity risk	-
C	Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	6,406
D	CET1 Capital Ratio (%)	11.88%
E	Tier1 Capital Ratio (%)	13.08%
F	Total Capital Ratio (%)	16.36%

* Capital required is calculated at 8% of Risk Weighted Assets for CVA, Market Risk and Operational Risk and at 11.50% of Risk Weighted Assets for others.

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3. General Disclosures

As a part of overall corporate governance, the Bank has set up a framework which defines authority levels, oversight responsibilities, policy structures and risk appetite limits to manage the risks that arise in connection with the use of financial instruments. On a day-to-day basis, business units have primary responsibility for managing specific risk exposures while Risk Management Group (“RMG”) exercises independent risk oversight on the Bank as a whole. RMG is the central resource for quantifying and managing the portfolio of risks taken by the Bank.

Under the DBS India risk governance structure, the India Risk Exco (‘Risk EXCO’) serves as the Bank’s Risk Committee for governance over Credit risk, Market risk & Liquidity risk, Operational Risk, Technology risk and other risks under the supervision of India Board Risk Management Committee (BRMC). The India BRMC oversees the Risk Governance, Risk Approaches and Limits of DBS India and ensures that these risks are effectively managed within the bank’s overall risk governance framework.

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Supports the Bank’s management and the Board in setting the tone from the top so as to embed and maintain appropriate risk culture throughout the Bank.
- Reviews and recommends risk strategy and risk appetite statement to the Board of Directors.
- Oversees the establishment and the operation of an independent risk management system for managing risks on an enterprise-wide basis.
- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite, risk authority thresholds, major risk policies and significant changes thereto.
- Discusses risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk methodologies which are used for capital adequacy assessment.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approves the plans to meet regulatory requirements relating to risk management and obtain assurance that the Bank is on track to meet these requirements.
- Oversees the effectiveness of the framework of Early Warning Signals (EWS) and Red Flagging of Accounts (RFA).
- Oversees Internal Capital Adequacy Assessment Process (ICAAP), including the scenarios to be used and the resulting 3-year Capital plan.
- Approves the annual Business Continuity Management (BCM) attestation.
- Oversees and reviews the minutes pertaining to the technology risk discussions held in the Board IT Strategy Committee (ITSC); ITSC assists BRMC in overseeing the management of Technology Risk.

Basel III: Pillar 3 Disclosures (*Continued*)

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3. General Disclosures (*Continued*)**India Risk Exco (“Risk EXCO”)**

- Serves as the Bank’s Committee for governance which oversees all types of risk i.e., Credit risk, Market risk, Liquidity risk, Technology risk (including information security & cybersecurity), Operational risk (including financial crime, fair dealing, and regulatory), Environmental, Social and Governance (ESG) risk as well as reputational risk.
- Reviews, from a risk perspective, existing and new business proposals. Endorse the risk management and governance approach, where required by regulations.
- Establish overall local risk architecture direction and determine reporting requirements, having regard to regulatory guidance.
- Monitors and discusses the Bank’s risk profiles, as well as market and regulatory developments.
- Oversee the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Oversee the establishment of risk controls and measurement tools:
 - i. Endorse risk models used for capital computation and risk thresholds (where applicable) before recommendation to India BRMC for endorsement or approval as the case may be,
 - ii. Approve underlying assumptions, parameters, and methodologies.
 - iii. Approve risk measures and the allocation of risk appetite limits that have been set by the DBIL Board.
 - iv. Supervise technology risk through oversight of Information Security & Technology Risk Management Committee (ISTRMC) minutes.
- Serves as a discussion forum for any matter escalated by the underlying risk committees.
- Endorses India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

A) *General Disclosures for Credit Risk***India Credit Risk Committee (CRC)**

- Assess credit risk taking, including decision criteria, Credit risk framework, Credit risk mitigation and limit management practices.
- Review, measure and monitor DBIL’s credit risk portfolio and discuss risk reporting requirements including special loan and asset review situations e.g., review of non-performing loans and credits showing weaknesses.
- Review and monitor the adequacy, accuracy, and effectiveness of credit systems for credit risk management and credit risk control.
- Assess and monitor specific credit concentrations at business or sector level and credit trends affecting the portfolio; implementing necessary policies or procedures to manage identified risks.
- Assess and monitor key policy deviations e.g., overdue credit reviews, Target Market and Risk Acceptance Criteria (TMRAC) deviations and / or regulatory allowances specific to the bank.
- Identify, assess, and monitor macroeconomic trends with material impact to DBIL’s credit portfolio and agree on mitigating actions.
- Maintain oversight on Credit risk related regulatory developments, assessing their impact and ensure DBIL’s readiness / continual compliance.

Basel III: Pillar 3 Disclosures (*Continued*)

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3. General Disclosures (*Continued*)***General Disclosures for Credit Risk (*Continued*)***

- Endorse local credit policies for submission to India Risk EXCO and Board Risk Management Committee for approval, as relevant.
- Exercise active oversight to ensure continuing appropriateness of stress testing in accordance with the responsibilities delegated from time to time and as documented in the Credit Stress Testing Policy.

Qualitative Disclosures**Credit Risk Management Policy**

The management of Credit Risk including concentration credit risk requires active oversight by India Credit Risk Committee (CRC), India Risk Executive Committee (India Risk Exco) and India Board Risk Management Committee (India BRMC). The India Risk Exco and CRC have adequate understanding of inherent credit risks in specific activities of the Bank, particularly those that may significantly affect the financial condition of the Bank. The India Risk Exco and CRC are responsible to formulate/review credit risk policy, credit risk strategy and risk exposure of the Bank. The credit risk policy is endorsed at the India CRC, India Risk Exco and Board Risk Management Committee (India BRMC) and then subsequently approved by the Board of the Bank.

The credit policies and basic procedures of the Bank relating to its lending activities are contained in the India Local Credit / Loan Policy of the Bank as well as Group Core Credit Policies and other standards followed across all DBS group entities. These are based on the general credit principles, directives / guidelines issued by the RBI from time to time as well as instructions and guidelines of DBS Bank Ltd, Singapore (hereinafter referred to as “the Parent”). In the unlikely event of any conflict amongst the RBI guidelines and Parent’s Guidelines, the more conservative policy / guideline is followed.

The Group Core Credit Policies and the India Credit / Loan policy outlines the Bank’s approach to Credit Risk Management and sets out the rules and guidelines under which the Bank would develop and grow its lending business. These policies provide guidance to the Bank’s Corporate Banking, SME Banking, Financial Institutions Group (FIG) and Consumer Banking to manage the growth of their portfolio of customer assets in line with the Bank’s credit culture and profitability objectives, considering the capital needed to support the growth.

Supplementary policies to the main Group Core Credit Policy and the India Credit / Loan policies have also been laid out, for certain types of lending and credit-related operations. These include subject specific policies relating to risk ratings, Default policy, Specialized Lending etc., as well as guidelines for Real Estate lending, NBFC lending, hedging of FX exposures, credit risk mitigation, sectoral and individual / group borrower limits, bridge loans, bill discounting, collateral valuation, collection management, policies for certain specific products, etc.

The India Credit Risk Committee, comprising Chief Risk Officer, Heads of Business segments, Heads of Credit, Head of Special Assets Management, and other senior representatives from business and credit meet on monthly basis. The committee has oversight of credit risk related strategy planning, implementing necessary guidelines, procedures to manage identified risks, credit portfolio movements and other relevant trends in the portfolio pertaining to credit risk. The summary of discussions and outcome are shared with DBS Group, as required.

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3. General Disclosures (Continued)***General Disclosures for Credit Risk (Continued)******Qualitative Disclosures (Continued)*****Credit Risk Management Policy (Continued)**

Responsibility for monitoring post-approval conditions for institutional borrowers resides with the Risk Management Group - Credit Control Unit (“CCU”), which reports to the Chief Risk Officer (“CRO”) in India. The responsibility for credit risk reporting is with the regulatory reporting team which reports to the CRO in India through the Risk Management Group – Central Office Operations (RMG COO). The Risk Based Supervision (RBS) submission to RBI contains further details on the same.

Credit Approval and Risk Rating process

The Bank adopts a risk-based credit approval structure whereby Credit Approving Authority levels are tied to the Group and borrower’s credit risk rating, and total credit facility limits extended across the Bank. The Business team prepares a credit memo and proposes the credit risk and facility risk ratings, which is then submitted to Credit Risk Managers (CRM), who are responsible for evaluation of the proposition based on the policies and guidelines and approve the limits as well as credit risk and facility risk ratings. The DBIL Delegation of Authority (DOA) Policy lays down approval authorities, and the approval limit threshold delegated to specific individuals which are refreshed annually. To avoid conflict of interest, the credit approving team functions as a separate department and does not have any business targets. Larger Credit Limit require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC), as the case may be.

Advances are classified into performing and non-performing advances (NPAs) as per RBI guidelines. NPA’s are further classified into sub-standard, doubtful and loss assets based on RBI criteria. Further, investments are also classified into performing and non-performing investments (NPIs) as per RBI guidelines.

Quantitative Disclosures**Credit Exposure**

Particulars	30 Sep 25
Fund Based	11,45,160
- Of which Gross Advances and Bank balances	6,60,945
- Of which Investments and Other Assets subject to credit risk	4,84,215
Non-Fund Based *	7,78,859
Total	19,24,019

* Represents trade and unutilised exposures after applying credit conversion factors and Credit equivalent of FX/derivative exposures.

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

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3. General Disclosures (Continued)
Quantitative Disclosures (Continued)
Industry wise Exposures (Fund Based exposures)^s

Industry	30 Sep 25
Banks*	86,569
Other Retail Loans	65,666
Agriculture & allied activities	53,265
Non-banking financial institutions/companies	50,497
Real Estate Activities (Other than Residential Mortgages)	50,467
Wholesale Trade (other than Food Procurement)	43,125
Other Services	33,532
Other Industries	28,755
Retail Trade	23,049
Infrastructure - Energy - Electricity Generation - Private Sector	22,760
Housing loans	21,051
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	16,065
Cement and Cement Products	13,283
Food Processing - Others	10,895
Vehicles, Vehicle Parts and Transport Equipment's	10,383
Construction	9,858
Credit Card Receivables	9,440
All Engineering - Electronics	8,176
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	7,986
Rubber, Plastic and their Products	7,677
Food Processing - Sugar	7,446
Textiles - Others	6,906
Basic Metal and Metal Products - other metal and metal products	6,765
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,760
All Engineering - Others	6,061
Professional Services	4,927
Basic Metal and Metal Products - Iron and Steel	4,231
Computer and Related Activities	3,862
Tourism, Hotel and Restaurants	3,796
Transport operators - Land Transport and Pipelines	3,598
Infrastructure - Social and Commercial Infrastructure -Education Institutions	3,513
Infrastructure - Communication - Telecommunication and Telecom Services	3,176
Infrastructure - Transport - Roads & Bridges	2,443
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2,291
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	2,280
Infrastructure - Energy - Electricity Transmission - Private Sector	2,000
Paper and Paper Products	1,819
Wood and Wood Products	1,686
Textiles - Cotton	1,585
Mining and Quarrying - Others	1,469
Advances against Fixed Deposits (incl. FCNR(B), etc.)	1,464
Food Processing - Coffee	1,294
Transport operators - Water Transport	1,228
Glass & Glassware	1,022
Infrastructure - Energy - Electricity Distribution - Private Sector	903
Infrastructure - Transport - Logistics Infrastructure	853

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Industry	30 Sep 25
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	620
Infrastructure - Water and Sanitation - Water supply pipelines	611
Leather and Leather products	518
Beverages - Others	467
Gems and Jewellery	460
Infrastructure - Water and Sanitation - Solid Waste Management	419
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	416
Infrastructure - Others	273
Transport operators - Air Transport (Aviation)	242
Food Processing - Edible Oils and Vanaspati	217
Vehicle/Auto Loans	202
Post and Telecommunication Services	161
Textiles - Man-made	112
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	104
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	72
Mining and Quarrying - Coal	66
Infrastructure - Transport - Urban Public transport	30
Infrastructure - Water and Sanitation - Slurry Pipelines	27
Education Loans	16
Textiles - Jute	14
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	12
Infrastructure - Water and Sanitation - Water treatment plants	5
Beverages - Tobacco and tobacco products	3
Infrastructure - Transport - Inland Waterways	1
Total Credit Exposure (fund based)	660,945

\$ Represents Gross Advances and Bank exposures.

*Include Bank balances and advances covered by Letters of credit issued by other Banks.

Industry wise Exposures (Non - Fund Based exposures)

Industry	30 Sep 25
Non-Banking Financial Institutions/Companies (Incl. CCIL)	3,39,972
Other Services	92,241
Banks	83,163
Infrastructure - Energy - Electricity Generation - Private Sector	27,832
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	17,662
Food Processing - Edible Oils and Vanaspati	16,864
All Engineering - Others	16,513
Vehicles, Vehicle Parts and Transport Equipments	16,440
Real Estate Activities (Other than Residential Mortgages)	13,422
Wholesale Trade (other than Food Procurement)	13,241
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	12,442
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	11,687
Retail Trade	10,125
All Engineering - Electronics	9,951
Other Industries	7,048
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	7,005
Computer and Related Activities	6,048
Basic Metal and Metal Products - other metal and metal products	6,018
Infrastructure - Transport - Ports	5,889
Construction	5,727

Basel III: Pillar 3 Disclosures (Continued)
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Industry	30 Sep 25
Insurance	5,443
Cement and Cement Products	4,928
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	4,701
Rubber, Plastic and their Products	4,589
Food Processing - Others	4,125
Infrastructure - Others	4,104
Textiles - Others	3,802
Other Retail	3,317
Basic Metal and Metal Products - Iron and Steel	2,735
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	2,705
Infrastructure - Energy - Electricity Distribution - Private Sector	1,983
Mining and Quarrying - Others	1,958
Tourism, Hotel and Restaurants	1,815
Infrastructure - Transport - Aviation	1,521
Post and Telecommunication Services	1,236
Infrastructure - Communication - Telecommunication and Telecom Services	1,229
Wood and Wood Products	1,185
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1,073
Paper and Paper Products	787
Infrastructure - Energy - Electricity Transmission - Private Sector	737
Professional Services	706
Food processing - Sugar	553
Transport operators - Land Transport and Pipelines	545
Infrastructure - Transport - Roads & Bridges	464
Beverages - Others	386
Glass & Glassware	353
Agriculture & allied activities	302
Infrastructure - Water and Sanitation - Water supply pipelines	294
Textiles - Cotton	269
Infrastructure - water and sanitation - Water treatment plants	234
Credit Card Receivables	208
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	190
Transport operators - Air Transport (Aviation)	175
Mutual Funds	173
Food processing - Coffee	155
Infrastructure - Transport - Urban Public transport	114
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	114
Transport operators - Water Transport	94
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	92
Leather and Leather products	44
Infrastructure - Transport - Logistics Infrastructure	37
Infrastructure - Water and Sanitation - Solid Waste Management	32
Gems and Jewellery	14
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	13
Beverages - Tobacco and tobacco products	12
Infrastructure - Social and Commercial Infrastructure -Education Institutions	8
Mining and Quarrying – Coal	7
Infrastructure - Social and Commercial Infrastructure-Tourism – Others	5
Infrastructure - Water and Sanitation - Slurry Pipelines	2
Infrastructure - Water and Sanitation - Storm Water Drainage System	1
Total	7,78,859

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)

As on 30th Sep 2025, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure:

Industry	30 Sep 25
Non-banking financial institutions/companies (incl. CCIL)	20%
Banks	9%

Maturity of Assets as at 30 Sep 2025*

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation/appreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	2,879	38,316	16,445	2,56,882	7,323	-	6,832
2-7 days	-	1,693	72,713	11,999	12,548	-	4,056
8-14 Days	-	1,856	-	5,338	23,551	-	7,689
15-30 Days	-	2,857	-	22,153	43,356	-	7,994
1 month - 2 months	-	3,946	-	22,026	61,438	-	675
2-3 months	-	2,062	-	15,191	50,509	-	4,175
3-6 Months	-	3,542	-	24,579	82,107	-	809
6 Months - 1 Year	-	4,197	-	27,085	46,357	-	8,266
1-3 Years	-	6,755	-	61,222	1,33,541	-	2,034
3-5 Years	-	308	-	32,754	46,845	-	934
Over 5 Years	-	3,640	-	22,300	54,947	4,831	1,55,154
Total	2,879	69,172	89,158	5,01,529	5,62,523	4,831	1,98,618

*The classification of above assets under the different maturity buckets are compiled by management on the same estimates and assumptions as used by the Bank for compiling the returns submitted to the RBI.

General Provisions

In accordance with RBI guidelines, the Bank maintains provision on standard advances, standard derivative exposures, and provision on Unhedged Foreign Currency Exposure (UFCE). Movement in general provisions is detailed below:

Particulars	30 Sep 25
Opening Balance	3,192
Add: Provisions Made During the Year/Period	491
Less: Write off / Write back of Excess provisions during the Year/Period	(7)
Closing Balance	3,676

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Classification of NPA's

Particulars	30 Sep 25
Amount of NPAs (Gross)	10,817
Substandard	2,463
Doubtful 1	249
Doubtful 2	609
Doubtful 3	5,689
Loss	1,807

Movement of NPAs and Provision for NPAs

Particulars	30 Sep 25
A Amount of NPAs (Gross)	10,817
B Net NPAs	1,553
C NPA Ratios	
- Gross NPAs to gross advances (%)	1.89%
- Net NPAs to net advances (%)	0.28%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	15,381
- Additions	5,018
- Reductions on account of recoveries/ write-offs	9,582
- Closing balance	10,817
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	13,877
- Provision made during the year	2,535
- Write – offs / Write – back of excess provision	7,148
- Closing balance	9,264

Amount of Non-Performing Investments and Provision for NPIs

Particulars	30 Sep 25
A Amount of Non-Performing Investments (Gross)	507
B Amount of provisions held for non-performing investments	507

Movement in Provisions held towards Depreciation/Appreciation on Investments

Particulars	30 Sep 25
Opening Balance	(2,126)
Add: Provisions made during the year	-
Less: Write off / Write back of excess provisions	(99)
Less: MTM (gain)/loss	4,381
Closing Balance	2,156

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3. General Disclosures (Continued)
Industry wise Past Due Loans

Particulars	30 Sep 25
Retail Trade	4,808
Other Retail Loans	4,802
Other Services	2,548
Wholesale Trade (other than Food Procurement)	1,711
Agriculture & allied activities	1,470
Other Industries	1,318
Basic Metal and Metal Products - Iron and Steel	1,144
Housing loans	687
Credit Card Receivables	488
All Engineering - Others	433
Vehicles, Vehicle Parts and Transport Equipments	299
Professional Services	264
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	209
Infrastructure - Energy - Electricity Generation - Private Sector	208
Transport operators - Land Transport and Pipelines	181
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	125
All Engineering - Electronics	100
Mining and Quarrying - Others	93
Computer and Related Activities	85
Rubber, Plastic and their Products	83
Textiles - Others	77
Paper and Paper Products	53
Advances against Fixed Deposits (incl. FCNR(B), etc.)	30
Vehicle/Auto Loans	26
Food Processing - Others	10
Gems and Jewellery	7
Wood and Wood Products	5
Real Estate Activities (Other than Residential Mortgages)	4
Textiles - Cotton	3
Education Loans	3
Infrastructure - Water and Sanitation - Water treatment plants	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1
Tourism, Hotel and Restaurants	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Total	21,279

Ageing of Past Due Loans

Particulars	30 Sep 25
Overdue upto 30 Days	17,829
Overdue between 31 and 60 Days	2,222
Overdue between 61 and 90 Days	1,228
Total	21,279

The Bank does not have overseas operations and hence amount of NPAs and past due loans are restricted to the domestic segment.

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3. General Disclosures (*Continued*)
Industry wise NPAs

Particulars	30 Sep 25	
	Amount of NPA	Specific Provision
Other Industries	2,298	2,175
Real Estate Activities (Other than Residential Mortgages)	1,866	1,866
Other Retail Loans	987	620
Other Services	897	511
Wholesale Trade (other than Food Procurement)	866	672
Retail Trade	663	592
Textiles - Others	610	582
Textiles - Cotton	517	500
Credit Card Receivables	331	272
Agriculture & allied activities	311	272
Housing loans	272	98
Professional Services	245	159
Construction	156	156
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	155	155
Infrastructure - Water and Sanitation - Water supply pipelines	150	150
Cement and Cement Products	98	98
Gems and Jewellery	72	72
Rubber, Plastic and their Products	61	61
Infrastructure - Transport - Logistics Infrastructure	55	55
All Engineering - Others	45	45
Basic Metal and Metal Products - Iron and Steel	34	34
Infrastructure - Transport - Roads & Bridges	24	24
Mining and Quarrying - Coal	21	21
Paper and Paper Products	17	17
Food Processing - Others	16	16
Tourism, Hotel and Restaurants	15	14
Transport operators - Water Transport	10	10
Transport operators - Land Transport and Pipelines	9	9
Advances against Fixed Deposits (incl. FCNR(B), etc.)	6	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs	3	3
Vehicle/Auto Loans	3	1
Wood and Wood Products	2	2
Infrastructure - Water and Sanitation - Solid Waste Management	1	1
Education Loans	1	0
Total	10,817	9,264

Basel III: Pillar 3 Disclosures (*Continued*)
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3. General Disclosures (*Continued*)
Industry wise General Provisions*

Particulars	30 June 25
Non-banking financial institutions/companies (Incl. CCIL)	678
Real Estate Activities (Other than Residential Mortgages)	529
Other Retail Loans	409
Wholesale Trade (other than Food Procurement)	263
Infrastructure - Energy - Electricity Generation - Private Sector	129
Retail Trade	123
Other Industries	106
Other services	103
Food Processing - Others	93
Banks	81
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	80
All Engineering - Electronics	77
Construction	71
Vehicles, Vehicle Parts and Transport Equipments	68
Housing loans	58
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	57
Cement and Cement Products	54
Rubber, Plastic and their Products	49
Insurance	48
Textiles - Others	45
Food processing - Sugar	45
All Engineering - Others	45
Basic Metal and Metal Products - other metal and metal products	43
Basic Metal and Metal Products - Iron and Steel	42
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	39
Tourism, Hotel and Restaurants	37
Retail Loan - Credit Card Receivables	36
Computer and Related Activities	35
Infrastructure - Social and Commercial Infrastructure - Education Institutions	21
Professional Services	19
Transport operators - Land Transport and Pipelines	17
Infrastructure - Communication - Telecommunication and Telecom Services	14
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	14
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13
Infrastructure - Transport - Roads & Bridges	10
Agriculture & allied activities	10
Transport operators - Water Transport	9
Paper and Paper Products	9
Infrastructure - Energy - Electricity Transmission - Private Sector	8
Wood and Wood Products	8
Mining and Quarrying - Others	8
Textiles - Cotton	7
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	7
Food Processing - Coffee	6
Leather and Leather products	6
Infrastructure - Transport - Logistics Infrastructure	6
Glass & Glassware	5

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

Particulars	30 June 25
Food Processing - Edible Oils and Vanaspati	4
Infrastructure - Energy - Electricity Distribution - Private Sector	4
Infrastructure - Water and Sanitation - Solid Waste Management	4
Infrastructure - Water and Sanitation - Water supply pipelines	4
Infrastructure - Others	3
Gems and Jewellery	3
Infrastructure - Water and Sanitation - Storm Water Drainage System	3
Beverages - Others	3
Infrastructure - Transport - Ports	3
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	3
Beverages - Tobacco and tobacco products	2
Total	3,676

*Includes provision for Stressed sector.

Movement in Industry wise Specific Provisions (net of write-backs)

Particulars	30 Sep 25
Water and Sanitation - Water supply pipelines	(1,236)
Retail Trade	(1,008)
All Engineering - Others	(731)
Rubber, Plastic and their Products	(313)
Construction	(277)
Other Services	(188)
Others - Industries	(180)
Glass, Glassware and other non-metallic mineral products	(153)
Agriculture and Allied Activities	(141)
Wholesale Trade (other than Food Procurement)	(136)
Social and Commercial Infrastructure - Education Institutions	(69)
Gems and Jewellery	(43)
All Engineering - Electronics	(39)
Textiles - Others	(34)
Professional Services	(31)
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	(27)
Textiles - Cotton	(15)
Credit Card Receivables	(11)
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	(5)
Basic Metal and Metal Products - other metal and metal products	(4)
Water and Sanitation - Solid Waste Management	(3)
Mining and Quarrying - Coal	(3)
Wood and Wood Products	(2)
Other Retail Loans	36
Total	(4,613)

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 Sep 2025

(Currency: Indian rupees in million)

2. General Disclosures (*Continued*)
Industry wise write-off's

Particulars	30 Sep 25
Infrastructure - Water and Sanitation - Water supply pipelines	1,236
Other Retail Loans	1,065
Retail Trade	939
All Engineering - Others	731
Credit Card Receivables	689
Rubber, Plastic and their Products	312
Construction	273
Other Services	225
Other Industries	139
Wholesale Trade (other than Food Procurement)	134
Infrastructure - Social and Commercial Infrastructure -Education Institutions	49
Gems and Jewellery	36
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	27
Agriculture & allied activities	11
Professional Services	10
Textiles - Others	9
Vehicle/Auto Loans	3
Basic Metal and Metal Products - other metal and metal products	3
Textiles - Cotton	2
Wood and Wood Products	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	2
Housing and Education loans	2
Total	5,899

Basel III: Pillar 3 Disclosures (Continued)*as at 30 Sep 2025*

(Currency: Indian rupees in million)

4. Disclosures for Credit Risk: Portfolios subject to Standardized approach***Qualitative Disclosures***

Currently based on our clientele, ratings of the following agencies have been used i.e. CARE Ratings Ltd., CRISIL, India Ratings and Research Private Ltd., ICRA, Acuite Ratings and Research Limited, Infomerics Valuation and Rating Private Limited (IVRPL), Brickwork Ratings India Private Limited (BRIPL), Standards & Poors, Moody's and Fitch for all exposures. The Bank assigns long term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of more than one year and assigns short term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of less than one year. However, in accordance with RBI guidelines, the Bank classifies all cash credit exposures as long-term exposures and accordingly the long-term ratings accorded by the chosen credit rating agencies are assigned. The Bank uses both issue specific and issuer ratings. For the mortgage loans portfolio, risk weight is derived as per LTV ratio. RBI guidelines are followed for risk rating of other portfolios.

Quantitative Disclosures

Categorization of Credit Exposures (Fund and Non-Fund based) * classified based on Risk Weightage is provided below:

Particulars	30 Sep 25
< 100 % Risk Weight	13,08,263
100 % Risk Weight	1,95,864
> 100 % Risk Weight	2,65,681
Total	17,69,808

* Credit Exposures include all exposures as per RBI guidelines on exposure norms, subject to credit risk, and investments in held-to-maturity, available for sale, fair value through profit and loss (other than held for trading) category except for credit exposures on other assets of INR 1,44,947 million. Exposures are reported net of NPA provisions of INR 9,264 million.

Basel III: Pillar 3 Disclosures (Continued)*as at 30 Sep 2025*

(Currency: Indian rupees in million)

5. Disclosures for Credit Risk Mitigation on Standardized approach***Qualitative Disclosures***

This is detailed in our policy on Credit Risk Mitigation techniques and Collateral Management.

Quantitative Disclosures

The Bank uses various collaterals, both financial and non-financial guarantees and credit insurance as credit risk mitigants. However, capital benefit can be taken only on eligible financial collaterals including bank deposits, NSC/KVP/Life Insurance Policy, gold etc. subject to Pillar I eligibility criteria. Currently, eligible financial collateral in the form of fixed deposits under lien and guarantees issued by eligible guarantor as specified in RBI guidelines have been used as credit risk mitigants. In the case of fixed deposits under lien, the Bank reduces its credit exposure to counterparty by the value of the fixed deposits.

The details of exposures (after application of haircut) wherein the bank has used credit risk mitigants (CRM) are as under:

Product	30 Sep 25
Fund based exposure	52,069
Non-Fund based exposure	20,215
Total	72,284

6. Disclosure on Securitization for Standardized approach

The Bank has not undertaken any securitization and hence this disclosure is not applicable.

7. Disclosure on Market Risk in Trading book***Qualitative disclosures***

Market Risk arises from changes in value from changes in interest rates yields, foreign exchange rates, equity prices, commodity prices, credit spreads and the impact of changes in the correlations and volatilities of these risk factors. The Bank's market risk appetite is determined by the Board of Directors through the Board Risk Management Committee, with detailed limit frameworks recommended by the appropriate risk committees. The Market & Liquidity Risk Committee and the Risk Executive Committee, oversees the market risk management infrastructure, sets market risk control limits and provides enterprise-wide oversight of all market risks and their management.

The Bank's market risk framework identifies the types of the market risk to be covered, the risk metrics and methodologies to be used to capture such risk and the standards governing the management of market risk within the Bank including the limit setting and independent model validation, monitoring and valuation.

The principal market risk appetite measure is Expected Shortfall. The Expected Shortfall is supplemented by risk control measures, such as sensitivities to risk factors, including their volatilities, as well as P&L loss triggers (Management Action Triggers) for management action.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

7. Disclosure on Market Risk in Trading book (*Continued*)

Qualitative Disclosures (Continued)

Expected Shortfall estimates the potential loss on the current portfolio assuming a specified time horizon and level of confidence. The Expected Shortfall methodology uses a historical simulation approach to forecast the market risk. Expected Shortfall risk factor scenarios are aligned to parameters and market data used for valuation. The Expected Shortfall is calculated for the Combined GFM Book, the GFM trading, and the GFM banking.

The Bank computes the Combined, Trading and Banking Expected Shortfall daily. The GFM trading Var forecasts are back tested against the profit and loss of the GFM trading book to monitor its predictive power.

To complement the Expected Shortfall framework, regular stress testing is carried out to monitor the Bank's vulnerability to shocks. Also, monthly and annual P/L Management Action Trigger (MAT) and FFP limits are monitored daily for the Trading book.

The risk control measures such as Interest rate PV01 (IRPV01), FX Delta & FX Vega measure the interest rate and FX rate risk to the current portfolio. The IR PV01 measures the change in the Net present value (NPV) due to an increase of 1 basis point in interest rates. The FX delta measures the change in the NPV due to an increase of 1 percent in FX rates, while the FX Vega measures the change in the NPV due to an increase of 1 percent in FX volatilities. The currency wise IRPV01 and FX Delta is calculated daily for GFM trading, GFM banking and Central Operations book, while the FX Vega is calculated daily for the GFM trading book.

The other risk control measures such as Credit spread PV01 (CSPV01) and Jump to Zero (JTZ) measures the change in the NPV due to an increase of 1 basis point in credit spreads and the expected loss due to immediate default respectively. The CSPV01 and JTZ are calculated daily for GFM trading book.

Quantitative Disclosures

Capital Requirement for Market Risk * (in INR million)

Particulars	30 Sep 25
Interest rate risk	8,050
Foreign exchange risk	832
Equity position risk	-

* Capital required for Market Risk is calculated at 8% of Risk Weighted Assets.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

8. Operational Risk

Qualitative Disclosures
Strategy and Process

DBIL (DBS Bank India Limited) Operational Risk Management (ORM) policy:

- Defines operational risk and the scope of its application;
- Establishes the dimensions of operational risk;
- Provides a consistent country wide approach for managing operational risk in a structured, systematic, and consistent manner.

Operational risk arises from inadequate or failed internal processes, people, systems or from external events. It includes legal risk but excludes strategic or reputation risk.

DBIL adopts the following risk management approach to manage operational risk:

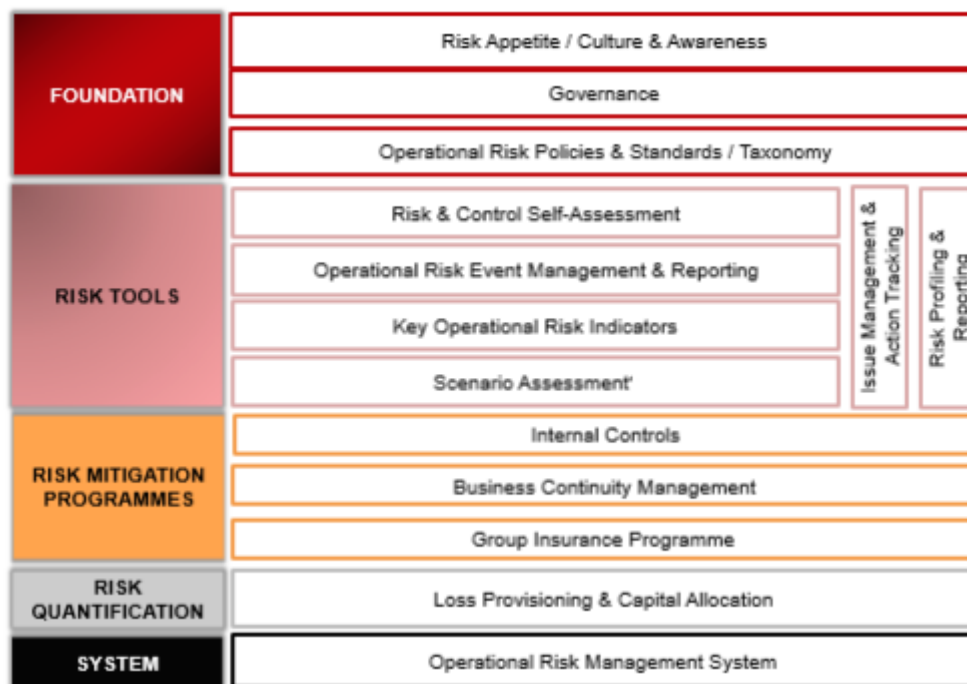


Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

The operational risk management (ORM) approach adopted by DBIL comprises several elements as follows:



DBIL's Operational Risk Appetite Statement is:

"DBIL adopts a zero-tolerance mindset for operational risk that can endanger our franchise."

Risk Culture

The Bank has established a Risk Conduct and Culture Committee (RC3). The RC3 provides oversight and direction relating to the management and implementation of the risk culture and conduct agenda in DBIL. The senior management provides oversight and direction on the culture and behavioural standards that promote prudent risk taking and fair treatment of customers and employees throughout the bank.

The ORM policy includes inter-alia:

- a) Key responsibilities (Board of Directors, Senior Management, BU / SU, Unit Operational Risk Managers (UORM), Control Functions, Risk Management Group – Operational Risks (RMG-OR) and Internal Audit.
- b) ORM guiding principles.
- c) ORM policy draws reference to the following policies
 - Risk Appetite Policy
 - Core Operational Risk Standard (which includes reference to operational risk policies and standards)
 - Risk & Control Self-Assessment Standard & Guide
 - Operational Risk Event Management & Reporting Standard & Guide
 - Key Risk Indicators Standard
 - Scenario Assessment Standard & Guide
 - Operational Risk Profiling & Reporting Standard & Guide
 - Group Insurance Programme Standard
 - Three Lines Model for Risk Management policy

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

Structure and Organisation

The Bank has in place an India Operational Risk Committee (IORC) which meets on a monthly basis to discuss Operational Risk issues / related matters. The committee is chaired by the Chief Risk Officer (CRO) and is administered by the Head - Operational Risk, India. The committee reports to the Risk Exco. This ensures appropriate management and oversight of the prevailing operational risks in the Bank.

The Key responsibilities of the IORC

- (a) Monitor and review effectiveness of DBIL operational risk management approach, new policy, process, methodology and infrastructure.
- (b) Periodically review the Operational Resilience approach and ensure that financial, technical, and other resources are appropriately allocated in order to support the RE's overall operational resilience approach
- (c) Review the Business Continuity Planning (BCP) attestation results.
- (d) Perform top-down assessment and monitoring of critical operational risk exposures across the bank.
- (e) Review critical operational risk issues arising from units across the bank, as well as issues highlighted by sub-committees (if any) of the IORC; provide direction and monitor issue resolution thereof.
- (f) Apprise the India Risk Exco of the India operational risk profiles on a regular basis.
- (g) Escalate critical operational risk issues, to the India Risk Exco or Group Operational Risk Committee (GORC) or a delegated committee.
- (h) Review corporate operational risk policies and approve policies and subsequent revision (for local adoption) save for those policies that are to be approved (for local adoption) by the relevant member of management/board committee.
- (i) Discuss and determine risk reporting requirements.

As part of the Bank's ORM structure, an independent Operational Risk function is in place led by the local Head of Operational Risk, who reports to the CRO, India and functionally to the Group Head of Operational Risk at the Head Office in Singapore.

Coverage includes Comprehensive bank-wide oversight and direction relating to the management of operational risk. While operational risk includes technology and cybersecurity risks, the oversight of these two risks is provided by Information Security & Technology Risk Management Committee (ISTRMC).

DBIL adopts the Three Lines Model for the management of operational risk.

As a First line BU/SU, own and manage risk in respective areas of responsibilities and ensure operations remain within approved boundaries of risk appetite and policies. The unit identify and manage/mitigate risks arising from:

- a. origination and booking of business
- b. provision of systems and processes to support (a)
- c. management of capital and balance sheet, financial & regulatory reporting

To ensure risks are effectively managed, first line unit (or its sub-unit) may develop policies and standards for use within the unit or Group-wide. Ownership of risk policies and standards does not automatically mean that the unit (or sub-unit) is a second line.

Second Line, provides independent risk oversight, monitoring and reporting:

- a. Provides objective review and challenge on the activities undertaken by business and support units,

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

- b. Develop and maintain risk management policies and processes.

In addition to the independent second line, Unit Operational Risk Managers (UORM) are appointed within the first line to reinforce accountability and ownership of risk and control, assist in implementing corporate operational risk policies and driving the overall risk and control agenda and programmes. Periodic training / orientations / discussions are held to keep UORM updated with key developments.

As Third line Audit provide independent assurance, provide independent appraisal of adequacy and effectiveness of risk management, control and governance processes.

Risk Mitigation Programs***Internal Controls***

The day-to-day management of Operational Risk within the Bank is through maintenance of a comprehensive system of internal controls. An effective internal control system is a combination of a strong control environment and appropriate internal control procedures. These internal controls comprise of preventive, detective, directive and corrective controls.

Group Insurance Programme (GIP)

GIP helps to mitigate operational risk losses from significant risk events.

The key objective of GIP is to mitigate low frequency high impact financial losses via transfer of loss to professional risk bearers (insurers). In contrast, high frequency low impact operational losses are managed through establishment of strong internal controls.

Business Continuity Management (BCM) is a key Operational Risk programme of the Bank to minimize the impact of a business disruption, irrespective of cause, and to provide an acceptable level of business until normal business operations are resumed.

BU/SUs are to comply with the BCM Policies and Standards established by RMG-OR.

BCM includes the following:

- Establishment of ownership, roles, and responsibilities
- Business impact analysis
- Recovery strategies
- Familiarisation of emergency response and crisis management plans
- Regular review and testing

Risk Reporting and Measurement

Operational Risk related MIS is reported through the central Operational Risk Management (ORM) system known as GRC (Governance, Risk and Control), as follows:

- Incident Management (INC) Module in GRC - for reporting of Risk Events (including near miss and timing error, etc.)
- Issue and Action Management (I&A) Module in GRC - for tracking of issues and actions emanating from Risk Events, Audit Issues, Regulatory Issues and other risk related issues

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

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- Key Risk Indicator (KRI) Module in GRC - for reporting and monitoring of Key Risk Indicators (KRI)

- Risk and Control Self-Assessment (RCSA) Module in GRC- to facilitate and record the assessment of the Risk and Control Self-Assessment process. RCSA review and assessment is performed as per risk-based frequency approach.

Scenario assessment is used to focus on high severity but low frequency events which may not be covered by the other operational risk tools. Further, the Operational Risk Profile including relevant MIS relating to the above is placed at the monthly India Operational Risk Committee (IORC).

As a part of Bank's risk governance framework, Bank has established an

a) India Outsourcing, Product and Process Approval Committee (IOPAC): This committee shall enhance the Country oversight over the risk associated with new products launched and material outsourcing arrangements entered by the Bank. It provides comprehensive Bank-wide oversight and direction relating to approval of product related process / service and outsourcing initiatives.

b) India Third Party Risk Committee (ITPRC): The India Third Party Risk Committee (ITPRC) a subcommittee of the IOPAC provides comprehensive Bank wide oversight and direction relating to third party (including Intra Group) risk governance.

The following additional policies help maintain a strong control environment.

- The New Product Approval (NPA) Policy & Standard set out the principles, controls and governance standards relating to the introduction of new business initiatives or changes to existing products across the Bank.

- Third parties engaged by the Bank may expose the Bank to risks of contractual non-performance, it is important for the bank to adopt a sound and robust approach towards the management of third-party risk. This is addressed through the Outsourcing Risk Management Policy, Standard & Guide & Third Party Risk Management Policy, Standard & Guide

- The Bank may explore tie-ups with third parties in its ecosystem (known as Ecosystem Partners) to extend its outreach, augment its offerings. The Ecosystem Partners Risk Management Standard establishes the controls for the management of risks in the onboarding of Ecosystem Partners.

Approach for operational risk capital assessment

- The Bank currently adopts the Basic Indicator Approach to calculate capital requirements for operational risk. Capital requirement for operational risk will be equal to the average over the previous three years of a fixed percentage (denoted as alpha – currently @15%) of positive annual gross income.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

9. Interest rate risk in the banking book (IRRBB)

Qualitative Disclosures

The Asset and Liability Committee (“ALCO”) oversees the structural interest rate risk and funding liquidity risk in the Bank. The Market & Liquidity Risk Committee (MLRC) ensures that the exposures are within prudent level. Structural interest rate risk arises from mismatches in the interest rate profile of customer loans and deposits. This interest rate risk has several aspects: basis risk arising from different interest rate benchmarks, interest rate re-pricing risk, yield curve risks and embedded optionality. To monitor the structural interest rate risk, the tools used by DBIL include re-pricing gap reports based on traditional as well as duration gap approach, sensitivity analysis and income simulations under various scenarios.

Quantitative Disclosures

The Bank uses the Duration Gap approach to measure the impact of Market Value of Equity (MVE) for upward and downward rate shocks. This measures the potential change in MVE of the Bank for a 100-bps change in interest rates. The change in MVE due to a 100-bps change in interest rates are (for banking and trading book): -

Change in MVE due to a 100-bps change in interest rates	30 th Sep 2025
All CCY (INR Mio)	-6,786
INR (INR Mio)	-6,222
USD (INR Mio)	426
Other CCY (INR Mio)	-991

Earnings-at-Risk (EaR) measures the interest rate risk from the earnings perspective. It is computed as an impact (over a 1-year horizon) of a 1% parallel shift in the yield curve on the Bank’s earnings. This is computed using the net IRS gaps for each bucket up to 1 year. The aggregate of these approximates the net interest income impact of a 1% parallel shift (increase in interest rates) in the yield curve over a 1-year horizon and acts as a useful tool in the hands of the MLRC to monitor and assess the impact of Interest rate risk exposure of the Bank on its NII.

EaR on the book	30 th Sep 2025
All CCY (INR Mio)	-796
INR (INR Mio)	-1,347
USD (INR Mio)	596
Other CCY (INR Mio)	-45

10. General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures

USE OF ECONOMIC CAPITAL (EC) FOR CONCENTRATION RISK MANAGEMENT

While the Bank firmly always complies with regulatory capital requirements, we recognize the need to have more robust methodologies to measure capital usage. Currently, Economic Capital (EC) model is not used in DBS India, but the Bank has adopted other qualitative and quantitative measures to address credit concentration risk. In addition to the regulatory limits, there are internally developed risk limits on the amount of exposure, as a percentage of the total exposure, that can be taken on any single industry, to avoid any sector concentration. Additionally, the Bank has developed maximum exposure limit norms which

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

stipulate the amount of exposure that may be taken on a borrower considering its turnover and credit risk rating. In order to address the geographic concentration risk, the bank has implemented a policy on the maximum amount of advance, as a percentage of the total advances, which can be booked in some of the larger branches. The quantitative measurement of concentration risk, both for name and sector concentration and allocation of additional capital is one of the components of our ICAAP.

CREDIT RISK MITIGANTS***Collateral***

Where possible, the Bank takes collateral as a secondary recourse to the borrower. Collateral includes cash, marketable securities, properties, gold, trade receivables, inventory and equipment and other physical and financial collateral. The Bank may also take fixed and floating charges on the assets of borrowers. It has put in place policies to determine the eligibility of collateral for credit risk mitigation, which include requiring specific collaterals to meet minimum operational requirements in order to be considered as effective risk mitigants.

When a collateral arrangement is in place for financial market counterparties covered under market standard documentation (such as Master Repurchase Agreements and International Swaps and Derivatives Association (ISDA) agreements), collateral received is marked to market on a frequency mutually agreed with the counterparties.

Other Risk Mitigants

The Bank manages its credit exposure from derivatives, repo and other repo-style transactions by entering into netting and collateral arrangements with counterparties where it is appropriate and feasible to do so. The credit risk associated with outstanding contracts with positive mark to market is reduced by master netting arrangements to the extent that if an event of default occurs, all amounts with a single counterparty in a netting-eligible jurisdiction are settled on a net basis.

The Bank may also enter into agreements which govern the posting of collateral with derivative counterparties for credit risk mitigation (e.g. Credit Support Annexes under ISDA master agreements). These are governed by internal guidelines with respect to the eligibility of collateral types and the frequency of collateral calls.

In addition, the Bank also uses guarantees as credit risk mitigants. While the Bank may accept guarantees from any counterparty, it sets internal thresholds for considering guarantors to be eligible for credit risk mitigation.

COUNTER PARTY RISK MANAGEMENT

Counterparty risk that may arise from traded products and securities is measured on a loan equivalent basis and included under the Bank's overall credit limits to counterparties. Issuer Default Risk that may arise from traded products and securities are generally measured based on jump-to-default computations.

The Bank actively monitors and manages its exposure to counterparties in over the counter (OTC) derivative trades to protect its balance sheet in the event of counterparty default. Counterparty risk exposures which may be materially and adversely affected by market risk events are identified, reviewed, and acted upon by management and highlighted to the appropriate risk committees. In addition, the Bank's risk measurement methodology considers the higher risks associated with transactions that exhibit a strong relationship

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

between the creditworthiness of a counterparty and the expected future replacement value of a relevant transaction (so called wrong-way risk) as identified during the trade booking process. The current exposure method is used for calculating the Bank's net credit exposure and regulatory capital for counterparty exposures, using the mark-to-market exposures with an appropriate add-on factor for potential future exposures.

Quantitative Disclosures

Bank has computed the exposure under Current Exposure Method for counterparty credit risk capital computation. The product-wise derivative exposures shown below are calculated using Current Exposure Method before bilateral netting:

Particulars	IRS	Forex Contracts	Options	Currency Swaps	Total
Notional value of Derivative contracts	2,05,58,846	50,65,564	8,82,417	8,19,497	2,73,26,324
Gross Positive Fair Value of Contracts (Positive MTM)	60,419	46,007	12,608	14,354	1,33,388
Netting Benefits	-	-	-	-	-
Netted Current Credit Exposure (Positive MTM)	60,419	46,007	12,608	14,354	1,33,388
Collateral held ¹	-	-	-	-	-
Net Derivatives Credit Exposure (Positive MTM)	60,419	46,007	12,608	14,354	1,33,388
Exposure amount (under CEM) ²	2,22,518	1,81,776	50,440	81,245	5,35,979
Notional value of Credit Derivative hedges ³	-	-	-	-	-
Credit derivative transactions that create exposure to CCR ³	-	-	-	-	-

1. Collateral is received at counterparty-wise and not product or deal-wise. Total collateral held is INR 9,995 million of which collateral received under netting arrangements is INR 7,235 million.

2. Exposure prior to bilateral netting.

3. There were no Credit Default Swaps outstanding at September 30, 2025.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital

			(Rs. in million)
Basel III common disclosure template to be used from Sep 30, 2025			Ref No
Common Equity Tier 1 Capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	81,052	A
2	Retained earnings	6,180	H
3	Accumulated other comprehensive income (and other reserves)	38,819	B+C+D +F+G+I
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
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	1,26,051	
Common Equity Tier 1 Capital: regulatory adjustments			
7	Prudential valuation adjustments	937	
8	Goodwill (net of related tax liability)	-	N
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1,337	M
10	Deferred tax assets	187	O
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	138	
15	Defined-benefit pension fund net assets	314	
16	Investments in own shares (if not already netted off paid-up 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: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital (Continued)

Basel III common disclosure template to be used from Sep 30, 2025			(Rs. in million)
			Ref No
Common Equity Tier 1 Capital: regulatory adjustments			
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)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	P
22	Amount exceeding the 15% threshold	-	
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 (26a+26b+26c+26d)	-	
	a. of which: Investments in the equity capital of unconsolidated insurance subsidiaries	-	
	b. of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
	c. of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
	d. of which: Unamortised pension funds expenditures	-	
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	2,913	
29	Common Equity Tier 1 capital (CET1)	123,138	
Additional Tier 1 Capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	12,515	
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)	12,515	J
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	12,515	

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital (Continued)

		(Rs. in million)	
Basel III common disclosure template to be used from Sep 30, 2025			Ref No
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)	-	
41	National specific regulatory adjustments (41a+41b)	-	
	a. of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
	b. of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
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)	12,515	
	a. Additional Tier 1 capital reckoned for capital adequacy	12,515	
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	135,653	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	22,198	K
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 and revaluation reserves	11,788	L+E
51	Tier 2 capital before regulatory adjustments	33,986	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

		(Rs. in million)	
Basel III common disclosure template to be used from Sep 30, 2025			Ref No
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 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)	-	
	a. of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
	b. of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	33,986	
	a. Tier 2 capital reckoned for capital adequacy	33,986	
	b. Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
	c. Total Tier 2 capital admissible for capital adequacy (58a + 58b)	33,986	
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)	1,69,640	
60	Total risk weighted assets (60a + 60b + 60c)	10,36,808	
	a. of which: total credit risk weighted assets	8,45,717	
	b. of which: total market risk weighted assets	1,11,021	
	c. of which: total operational risk weighted assets	80,070	

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital (Continued)

Basel III common disclosure template to be used from Sep 30, 2025		(Rs. in million)	Ref No
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.88%	
62	Tier 1 (as a percentage of risk weighted assets)	13.08%	
63	Total capital (as a percentage of risk weighted assets)	16.36%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.000%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical buffer requirement	0%	
67	of which: G-SIB buffer requirement	0%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	3.88%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
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)	3,788	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	10,571	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

11. Composition of Capital (Continued)

		(Rs. in million)	Ref No
Basel III common disclosure template to be used from Sep 30, 2025			
(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)	-	

Notes to the above Template		
Row No. of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated losses	187
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	187
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which: Increase in Common Equity Tier 1 capital	-
	of which: Increase in Additional Tier 1 capital	-
	of which: Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-
	i) Increase in Common Equity Tier 1 capital	-
	ii) Increase in risk weighted assets	-
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	3,788
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	8,000
	Total of row 50	11,788
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

12. Composition of Capital – Reconciliation Requirements

Step 1		(Rs. in million)	
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30 Sep 2025	As on 30 Sep 2025
A	Capital & Liabilities		
i.	Paid-up Capital	81,052	81,052
	Reserves & Surplus	58,491	58,491
	Minority Interest	-	-
	Total Capital	1,39,543	1,39,543
ii.	Deposits	8,27,775	8,27,775
	of which: Deposits from banks	7,275	7,275
	of which: Customer deposits	8,20,500	8,20,500
	of which: Other deposits (CD's)	-	-
iii.	Borrowings	2,61,035	2,61,035
	of which: From RBI	-	-
	of which: From banks	-	-
	of which: From other institutions & agencies	2,26,321	2,26,321
	of which: Others (Borrowings outside India)	-	-
	of which: Capital instruments	34,714	34,714
iv.	Other liabilities & provisions	2,00,357	2,00,357
	Total	14,28,710	14,28,710
B	Assets		
i.	Cash and balances with Reserve Bank of India	72,051	72,051
	Balance with banks and money at call and short notice	89,158	89,158
ii.	Investments:	5,01,529	5,01,529
	of which: Government securities	4,04,190	4,04,190
	of which: Other approved securities	-	-
	of which: Shares	427	427
	of which: Debentures & Bonds	16,599	16,599
	of which: Subsidiaries / Joint Ventures / Associates		
	of which: Outside India	44,066	44,066
	of which: Others (SRs, PTCs, etc.)	36,247	36,247
iii.	Loans and advances	5,62,523	5,62,523
	of which: Loans and advances to banks*	199	199
	of which: Loans and advances to customers	5,62,324	5,62,324
iv.	Fixed assets	4,831	4,831
	of which: Intangibles	1,337	1,337
v.	Other assets	1,98,618	1,98,618
	of which: Goodwill	-	-
	of which: Deferred tax assets	5,864	5,864
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	Total Assets	14,28,710	14,28,710

*Represents advances covered by Letters of Credit issued by other Banks.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

12. Composition of Capital – Reconciliation Requirements (Continued) (Rs. in million)

Step 2		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on 30 Sep 2025	As on 30 Sep 2025	
A	Capital & Liabilities			
i.	Paid-up Capital	81,052	81,052	
	of which: Amount eligible for CET1	81,052	81,052	A
	of which: Amount eligible for AT1	-	-	
	Reserves & Surplus	58,491	58,491	
	of which:			
	Statutory Reserve	8,505	8,505	B
	Capital Reserve	72	72	C
	Share Premium Account	23,925	23,925	D
	Investment Fluctuation Reserve	8,000	8,000	E
	AFS Reserve	80	80	F
	Deferred Tax Reserve	1	1	
	Revenue Reserve	6,238	6,238	G
	Retained Earnings	6,180	6,180	H
	Balance in Profit and Loss Account	5,492	5,492	I
	Minority Interest	-	-	
	Total Capital	1,39,543	1,39,543	
ii.	Deposits	8,27,775	8,27,775	
	of which: Deposits from banks	7,275	7,275	
	of which: Customer deposits	8,20,500	8,20,500	
	of which: Other deposits (CD's)	-	-	
iii.	Borrowings	2,61,035	2,61,035	
	of which: From RBI	-	-	
	of which: From banks	0	0	
	of which: From other institutions & agencies	2,26,321	2,26,321	
	of which: Others	-	-	
	of which: Capital instruments	34,714	34,714	
	- of which Eligible for AT1 capital	12,515	12,515	J
	- of which Eligible for T2 capital	22,198	22,198	K
iv.	Other liabilities & provisions	2,00,357	2,00,357	
	of which: Provision against standard asset and country risk	3,788	3,788	L
	Total	14,28,710	14,28,710	
B	Assets			
i.	Cash and balances with Reserve Bank of India	72,051	72,051	
	Balance with banks and money at call and short notice	89,158	89,158	
ii.	Investments:	5,01,529	5,01,529	
	of which: Government securities	4,04,190	4,04,190	
	of which: Other approved securities	-	-	
	of which: Shares	427	427	
	of which: Debentures & Bonds	16,599	16,599	
	of which: Outside India	44,066	44,066	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (SRs, PTCs, etc.)	36,247	36,247	
iii.	Loans and advances	5,62,523	5,62,523	
	of which: Loans and advances to banks*	199	199	
	of which: Loans and advances to customers	5,62,324	5,62,324	
iv.	Fixed assets	4,831	4,831	
	of which: Intangibles	1,337	1,337	M
v.	Other assets	1,98,618	1,98,618	
	of which: Goodwill	-	-	N
	of which: Deferred tax assets associated with accumulated losses	187	187	O
	of which: Deferred tax assets arising from temporary differences other than accumulated losses (amount above 10% threshold, net of related tax liability)	-	-	P
vi.	Goodwill on consolidation	-	-	
vii.	Debit balance in Profit & Loss account	-	-	
	Total	14,28,710	14,28,710	

*Represents advances covered by Letters of Credit issued by other Banks.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

13. Main features of equity and debt capital instruments

Sr. no.	Particulars	Ordinary Shares	AT1 INR Bonds	AT1 FCY Bonds	Tier 2 Bonds
1	Issuer	DBS Bank India Limited	DBS Bank India Limited	DBS Bank India Limited	DBS Bank India Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE01GA01014	INE01GA08019	NA	NA
3	Governing law(s) of the instrument	Applicable Indian statutes and regulator	Indian Laws	Indian Laws	Indian Laws
4	Transitional Basel III rules	NA	Additional Tier I	Additional Tier I	Tier II
5	Post-transitional Basel III rules	Common Equity Tier I	Additional Tier I	Additional Tier I	Tier II
6	Eligible at solo / group / group & solo	Solo	Solo	Solo	Solo
7	Instrument type	Ordinary Shares	Perpetual Debt	Perpetual Debt	Tier II Debt
8	Amount recognized in regulatory capital	INR 81,052 Mn	INR 6,300 Mn	USD 70 Mn	USD 250 Mn
9	Par value of instrument	INR 81,052 Mn	INR 6,300 Mn	USD 70 Mn	USD 250 Mn
10	Accounting classification	Equity Share Capital	Liability	Liability	Liability
11	Original date of issuance	Various dates	26-Dec-2024	30-Dec-2024	24-Mar-2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No Maturity	No Maturity	24-Mar-2035
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption	NA	26-Dec-2029	On January 31, 2030, or January 31 of any subsequent year thereafter	25-Apr-2030
16	Subsequent call dates, if applicable	NA	26 th of December of any subsequent year after the call date	31 st of January of any subsequent year after the call date	25 th of April of any subsequent year after the call date
	<u>Coupons / dividends</u>				
17	Fixed or floating dividend / coupon	NA	Fixed	Floating	Floating
18	Coupon rate and any related index	NA	8.16%	Daily compounded Secured Overnight Financing Rate (SOFR) plus margin (1.65% p.a.)	Daily compounded Secured Overnight Financing Rate (SOFR) plus margin (1.53% p.a.)
19	Existence of a dividend stopper	NA	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully Discretionary	Fully Discretionary	Partially Discretionary
21	Existence of step up or other incentive to redeem	NA	NA	NA	NA
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

28	If convertible, specify instrument type convertible	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	NA	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	The Bonds issued are subject to: (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV; subject to RBI Approval	The Bonds issued are subject to: (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV; subject to RBI Approval	The Bonds issued are subject to: (i) Loss absorption at Point of Non-Viability (PONV) Fully or Partially
32	If write-down, full/partial	NA	Fully or partially	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	NA	Permanent or Temporary	Permanent or Temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	The claims of the holders of the Tier 2 Notes and any related receipts or interest pursuant thereto, in respect of the Tier 2 Notes: (a) shall be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital; (b) shall be subordinate to the claims of all depositors and general creditors of the Issuer; and (c) shall be pari passu and without preference among themselves and other subordinated debt classified as Tier 2 Capital, under the terms of the RBI Basel III Guidelines, whether currently outstanding or issued at any time in the future.
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 Sep 2025

(Currency: Indian rupees in million)

14. Equities - Disclosure for Banking Book Positions

In accordance with the RBI Investment Direction 2023, the entire investment portfolio of the bank is to be classified in the Held to Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL) and within FVTPL in sub-category of Held for Trading (HFT) categories. Investments which the Bank intends to hold till maturity are classified as HTM securities.

In accordance with the RBI guidelines, equity investments held under the HTM/AFS/FVTPL (Non HFT) category are classified as banking book for capital adequacy purpose. Bank has no equity investments in HTM and FVTPL category. In case of equity Investment designated under AFS, any gain or loss on sale of such investments shall be transferred from AFS-Reserve to the Capital Reserve whereas in case of equity investment in FVTPL, such gain or loss on sale shall be recognized to Profit and Loss account. Valuation for equity investment is as per the closing prices available on recognize exchange for listed equity and for unlisted equity the valuation is per the extant guidelines provided by Regulator.

The book value of Bank's investment in equity in AFS portfolio (banking book) was Rs. 257.55 million as at Sep 30, 2025 of which Rs. 0.7 million are publicly traded. The cumulative realized gain/(loss) arising from sale and liquidation of these securities in the reporting period was Rs. Nil million (after tax). Total unrealized gain/loss on these outstanding securities was Rs. 119.63 million, and the market value was Rs. 377.18 million and the total latent revaluation gain of these outstanding securities is NIL.

The Bank has not deducted any equity from capital and investments under banking book are risk weighted as per the master circular on Basel III regulations.

15. LEVERAGE RATIO

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage.

As per RBI guidelines, disclosures required for leverage ratio for the Bank at Sep 30, 2025 are as follows:

On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	12,19,882
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,913)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	12,16,969
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	83,866
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	3,36,145
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 provided 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 (sum of lines 4 to 10)	4,20,011
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	75,440
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-

Basel III: Pillar 3 Disclosures (Continued)
as at 30 Sep 2025

(Currency: Indian rupees in million)

14	CCR exposure for SFT assets	4,632
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	80,072
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	6,91,594
18	(Adjustments for conversion to credit equivalent amounts)	(4,33,011)
19	Off-balance sheet items (sum of lines 17 and 18)	2,58,583
Capital and total exposures		
20	Tier 1 capital	1,35,653
21	Total exposures (sum of lines 3, 11, 16 and 19)	19,75,635
Leverage ratio		
22	Basel III leverage ratio	6.87%

Summary comparison of accounting assets vs. leverage ratio exposure measure:

1	Total consolidated assets as per published financial statements	14,28,710
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	2,86,623
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	4,632
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	2,58,584
7	Other adjustments	(2,913)
8	Leverage ratio exposure	19,75,635