

**DISCLOSURES UNDER PILLAR – 3 OF BASEL – III, FOR THE QUARTER ENDED
DECEMBER 31, 2025**

Table DF-1: Scope of Application

Accounting and regulatory consolidation:

Name of the entity / Country of incorporation	Included under accounting scope of consolidation (yes / no)	Method of consolidation	Included under regulatory scope of consolidation (yes / no)	Method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
SMFG India Credit Company Limited (India)	No	NA	Yes	Line by line consolidation method adopted as per AS-21 The financial statements are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time)].	As per the RBI circular number RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26, dated November 28, 2025. the Bank is not required to publish consolidated financial statements as per AS-21, whereas the Branch is required to include this associate under regulatory scope of consolidation.
SMFG India Home Finance Co. Ltd. (India)	No	NA	Yes	Line by line consolidation method adopted as per AS-21 The financial statements are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies	As per the RBI circular number RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26, dated November 28, 2025. the Bank is not required to publish consolidated financial statements as per AS-21, whereas the Branch is required to include this

				(Indian Accounting Standards) Rules, 2015 (as amended from time to time)].	associate under regulatory scope of consolidation.
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(i) Qualitative disclosures

(a) List of group entities considered for consolidation

1. SMFG India Credit Company Limited (India)
2. SMFG India Home Finance Co. Ltd. (India)

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

(ii) Quantitative disclosures:

(a) List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)*	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)**
SMFG India Credit Company Limited (India)	NBFC	26,548.54	586,604.32
SMFG India Home Finance Co. Ltd. (India)	NBFC	3,711.63	120,408.24

Notes:

1. * Represents Equity Share Capital.
2. ** Prepared as per Indian Accounting Standards (Ind AS) as per the Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Rules, 2016, notified under Section 133 of the Companies Act, 2013 (the "Act") and other relevant provisions of the Act.

(b) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted –

As of December 31, 2025, the Bank does not have any subsidiaries; hence it is not required to make any deductions for capital deficiencies.

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

As of December 31, 2025, the Bank does not have investment in any insurance entity.

(d) 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 within the Group.

Table DF-2 - Capital Adequacy:

Qualitative disclosures

Bank's approach to assessing the adequacy of its capital to support current and future activities:

The Bank maintains a strong base of capital to comply with the local regulatory requirements and to adequately support its current and future activities. The Internal Capital Adequacy Assessment Process conducted and documented through ICAAP, details the business plans of the bank and assessment of requirement/adequacy of capital for future years, under the normal and stressed conditions.

Quantitative Disclosures:

Capital requirement for credit, market and operational risk and Common Equity Tier 1, Tier-1 and Total Capital ratios as on December 31, 2025, are detailed as below: -

		<i>Currency INR million</i>	
	Particulars	Standalone ¹	Consolidated ²
A	Capital requirements for credit risk	75,616.54	173,798.04
	- Portfolios subject to standardised approach	75,364.39	173,543.19
	- Securitisation exposures	252.15	254.85
B	Capital requirements for market risk	1,977.28	1,977.28
	Standardised duration approach		
	-Interest rate risk	1,351.94	1,351.94
	-Foreign exchange risk (including gold)	625.34	625.34
	-Equity risk	0.00	0.00
C	Capital requirements for operational risk		
	-Basic indicator approach	3,170.77	3,170.77
		CET-Tier-I Capital Ratio 18.62%	CET-Tier-I Capital Ratio 17.75%
		Tier-II Capital Ratio 0.84%	Tier-II Capital Ratio 1.87%
		Total Capital Ratio- 19.46%	Total Capital Ratio- 19.62%
		The bank is operating with three branches in India.	The bank is operating with three branches in India.
D	Common Equity Tier-I, Tier-II and Total capital ratios:		
	-For the top consolidated group; and		
	- For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)		

Notes: -

1. Includes entities considered under regulatory scope of consolidation.
2. Standalone represents., Sumitomo Mitsui Banking Corporation India.
3. Capital requirement is calculated at 11.890% consisting of 9.00% minimum requirement, 2.50% for Capital Conservation Buffer and 0.390% as buffer for Domestic/Global Systemically Important Banks (D/G-SIBs). For the subsidiaries, Capital requirement is calculated at 15.00%.

4. The unrated claims on corporates, AFCs and NBFC-IFCs having aggregate exposure of more than INR 2,000 million from the banking system have been risk weighted at 150% with effect from April 01, 2019, as per regulatory prescription.
5. The regulatory guidelines prescribing additional risk weights, for unhedged foreign currency exposure, exposure beyond normally permissible lending limits for specified borrowers and undrawn portion of cash credit/overdrafts in case of large borrowers have, wherever applicable, also been considered by the bank in computation of Capital to Risk Weighted Assets Ratio.
6. In terms of RBI guidelines for implementation of Countercyclical Capital Buffer issued on February 05, 2015, as amended from time to time, the bank does not hold the buffer as the framework is yet to be activated by the Regulator.
7. Capital charge towards credit risk exposure on derivatives is post consideration of the benefits from legally enforceable netting agreements.

2. Risk Exposure and Assessment

General qualitative disclosures on risk area, risk management objectives, policies, and processes etc.

The Bank has identified the following risks as material to its nature of operations:

- ▶ Credit Risk (including credit concentration risk)
- ▶ Market Risk
- ▶ Operational Risk
- ▶ Liquidity Risk
- ▶ Interest Rate Risk in the Banking Book

Risk Management framework

Overview - The Bank's risk management framework is embedded in business through the different levels supported by an appropriate level of investment in information technology and its people.

Credit Risk

Credit risk refers to risk of any losses the Bank may incur due to reduction or loss of the value of assets (including off balance-sheet assets) arising from any credit events such as deterioration of borrowers' financial standing. The purpose of credit-risk management is to maintain the soundness of the Bank's assets by controlling credit risk at acceptable levels relative to the amount of Capital to manage the risk at acceptable levels and to contribute to the interests of stakeholders by realizing the establishment of a credit portfolio with high capital and asset efficiency by securing appropriate levels of profits corresponding to risk.

The SMBC Head Office formulates policies, rules, and procedures for SMBC branches worldwide. The Branch has put in place credit policy for local operations in line with SMBC guidelines as well as the RBI circulars, guidelines, notifications, and directives. The credit policy stipulates guidelines for adherence to prudential limits as well as outlines RBI directives in the form of master circulars / directions. The credit policy for local operations is reviewed periodically to accommodate RBI directions. The Bank has an independent committee for evaluation of credit proposals. The Bank also has an elaborate stress test policy for credit risk and subjects the portfolio periodically to the shocks as prescribed. The Bank has a comprehensive credit risk framework to manage Credit Risk, in a uniform and consistent manner.

The bank, on a regular basis, monitors the portfolio in terms of growth, quality and concentration, subjects the credit portfolio to stress test by way of sensitivity (single and multiple factor) scenario analysis and qualitative reverse stress testing. The Bank has also established an Early Warning Framework for identification of any incipient sickness in the borrower account at an early stage. Further, the Bank also extensively uses Central Repository of Information on Large Credits (CRILC), Credit Information Companies (CIC) and Central Fraud Reporting platform of CIMS while undertaking credit assessment.

Market Risk / Liquidity Risk

Market risk is the risk whereby movements in market factors such as foreign exchange rates, interest rates and equity prices reduce our income or the market value of our portfolios. SMBC India Branches' Policies on Market risk and Liquidity Risk have been put in place to cater to HO Guidelines and Local Regulatory guidelines.

Market Risk on the portfolio is assessed and managed through measures such as price value of one basis point, value-at-risk, stop loss and net overnight open position limits. The risk associated with our banking book is also measured through metrics such as duration of equity, earnings at risk and liquidity gap limits. The limits are stipulated in our Investment Policy, Asset Liability Management Policy and Derivatives Policy which are reviewed and approved by Local Management Committee.

The Asset Liability Management Committee (ALM Committee) comprises senior management and senior executives. ALM meets periodically and reviews the Bank's business profile and its impact on asset liability management and determines the asset liability management strategy considering the current and expected business environment. ALM reviews the overall portfolio position and the interest rate and liquidity gap positions. ALM also sets deposit and benchmark lending rates. The Market Risk Management Team, in consultation with Front Office recommends changes in risk policies, controls, processes and methodologies for quantifying and assessing market risks. Risk limits including position limits and stop loss limits are monitored by the Front Office and MRM and reviewed periodically. Foreign exchange risk is monitored through the net overnight open position limit. Interest rate risk is measured using re-pricing gap analysis and duration analysis. Interest rate risk is further monitored through interest rate risk limits approved by ALM.

The Bank uses various tools for measurement of liquidity risk including the statement of structural liquidity, liquidity ratios, Liquidity Coverage Ratio (LCR), Net stable funding ratio (NSFR) and stress testing. Our Bank maintains diverse sources of liquidity to facilitate flexibility in meeting funding requirements.

Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, or systems, or from external events. Operational risk includes legal risk but excludes strategic and reputational risks. Operational risk is inherent in the Bank's business activities in both domestic as well as overseas operations and covers a wide spectrum of issues. Operational risk can result from a variety of factors, including failure to obtain proper internal authorizations, improperly documented transactions, failure of operational and information security procedures, computer systems, software or equipment, fraud, inadequate training, and employee clerical errors.

Operational risk in the Branch is managed through comprehensive HO rules and SMBC India Branches' branch procedures of internal controls, systems, and procedures to monitor transactions, key backup procedures and undertaking regular contingency planning. The control framework is designed based on categorization of functions into front-office, comprising business groups, middle office comprising credit and treasury middle offices, back-office comprising operations, Finance and Accounting Department (FAD), General Affairs Section (GAS) function.

The Bank's operational risk management governance and framework is defined in the Risk Management Charter approved by Risk Management Department-Asia Pacific Division (RMDAP) and local management committee. The Policy is applicable across all the functions in the branch ensuring a clear accountability and responsibility for management and mitigation of operational risk, developing a common understanding of operational risk, and helping the business and operation groups to improve internal controls, thereby reducing the probability of an Operational Risk event.

The Risk Management Committee (RMC) at the Bank, represented by Senior Management of the Bank from credit risk, market risk, enterprise risk, compliance, planning, finance, human resources, operations, information technology, information security and other critical departments; meets regularly to examine and evaluate the risk profile of the Bank. The coverage includes all the material risks envisaged by the

bank both Pillar I as well as Pillar II Risks as per RBI / Basel Guidelines. The RMC adopts pro-active approach towards mitigating the risk to ensure smooth banking operations.

Table DF-3 - Credit risk: General Disclosures

Qualitative Disclosures

a. Credit quality of Loans and Advances

Even though the Bank is following Standardised Approach, the Bank has an established internal credit rating system that facilitates decision making by considering quantitative and qualitative aspects of the proposal for credit facilities. The credit rating system analyses the inherent risk relating to facility as well as the borrower and assigns a rating that is indicative of risk profiling of the proposal. The monitoring of the portfolio is undertaken at regular intervals and results of the analysis are presented to the Management Committee and Risk Management Committee. The portfolio analysis is undertaken to estimate credit concentration, sectoral concentration, asset growth, as well as adherence to prudential norms such as Sectoral limits, Single borrower, Group borrower limits etc. All loans and advances in the Bank are classified according to asset quality, nature, and number of days in arrears in accordance with RBI guidelines.

Non-Performing Assets (NPA)

Bank has adopted the definitions of 'past due' and 'impaired' (for accounting purposes) as defined by the regulatory authority for Income Recognition and Asset Classification. An account becomes NPA if it remains overdue for a certain period as defined by the Reserve Bank of India. An impaired asset is an asset which has been classified as such in accordance with the guidelines defined by the Reserve Bank of India on it becoming a NPA.

Quantitative Disclosures

b. Total Gross credit risk exposures, Fund based, and non-fund based separately

Currency INR Million

Exposure	Standalone	Consolidated
Gross Credit Exposure	873,907.23	1,570,374.10
Fund bases	548,087.22	1,239,567.68
Non Fund Based	325,820.01	330,806.42

c. Geographical distribution of exposures, Fund based, and non-fund based separately

Standalone

Currency INR Million

Particulars	As at December 31, 2025		
	Domestic	Overseas	Total
Fund Based	548,087.22	-	548,087.22
<i>Of which exposure to QCCP</i>	<i>28,009.81</i>	<i>-</i>	<i>28,009.81</i>
Non-Fund Based	325,820.01	-	325,820.01
<i>Of which exposure to QCCP</i>	<i>32,883.86</i>	<i>-</i>	<i>32,883.86</i>
Total	873,907.23	-	873,907.23

Consolidated
Currency INR Million

Particulars	As at December 31, 2025		
	Domestic	Overseas	Total
Fund Based	1,239,567.68	-	1,239,567.68
<i>Of which exposure to QCCP</i>	<i>28,009.81</i>	<i>-</i>	<i>28,009.81</i>
Non-Fund Based	330,806.42	-	330,806.42
<i>Of which exposure to QCCP</i>	<i>32,883.86</i>	<i>-</i>	<i>32,883.86</i>
Total	1,570,374.10	-	1,570,374.10

d. Industry type distribution of exposures, fund based, and non-fund based separately.
Currency INR Million

Industry – Standalone	Funded Exposure	Non-Funded Exposure
I. Manufacturing Sector	133,655.96	137,440.58
Food Processing- Others	1,093.26	7,953.39
Textiles – Others	4,249.60	264.94
Wood and Wood Products	-	-
Paper and Paper products	-	1.11
Petroleum (non-infrastructure) Coal Products (non-mining) and Nuclear Fuels	-	-
Rubber, Plastic and their Products	-	1,322.56
Glass & Glassware	-	-
Chemical & Chemical Products	23,929.05	19,628.91
<i>Fertilizers</i>	<i>7,950.00</i>	<i>5,783.32</i>
<i>Drugs & Pharmaceuticals</i>	<i>5,000.00</i>	<i>99.45</i>
<i>Petro Chemicals (excluding under infra.)</i>	<i>250.00</i>	<i>7,042.38</i>
<i>Others</i>	<i>10,729.05</i>	<i>6,703.77</i>
Cement and Cement Products	-	1,768.64
Basic Metal and Metal Products	9,643.18	7,953.26
<i>Basic Metal and Metal Products – Iron & Steel</i>	<i>2,874.06</i>	<i>7,224.28</i>
<i>Basic Metal and Metal Products – Others</i>	<i>6,769.12</i>	<i>728.98</i>
All Engineering	25,753.97	43,930.41
<i>All Engineering- Electronics</i>	<i>21,134.60</i>	<i>2,340.86</i>
<i>All Engineering- Others</i>	<i>4,619.37</i>	<i>41,589.55</i>
Vehicle, Vehicle Parts & Transport Equipment	23,475.48	4,713.38

Construction	5,251.35	11,675.50
Infrastructure	39,358.97	37,878.27
Infrastructure – Transport	3,053.69	2,750.90
Infrastructure – Energy – Electricity Generation	36,305.28	30,692.88
Infrastructure – Oil/Gas/Liquefied Natural Gas (LNG) Storage Facility	-	4,434.49
Other Industries – Manufacturing	901.10	350.20
II. Services Sector	118,944.69	155,494.20
Transport Operators	2,645.12	1,613.17
Post and Telecommunication Services	-	299.32
Tourism, Hotel and Restaurants	-	10.00
Trade (Wholesale and Retail)	4,330.30	1,222.71
Financial Intermediation (NBFCs, HFCs, DFIs, Mutual Funds etc.)	70,955.04	45,968.60
Real Estate Activities (Other than Residential Mortgages)	-	-
Computer and Related Activities	25,310.62	5,164.04
Professional Services	287.00	1.31
Other Services	15,416.61	102,215.05
III. Agriculture Sector	4,588.31	1.37
Of which Direct	500	1.37
Of which Indirect	4,088.31	-
IV. Exposure to QCCP	28,009.81	32,883.86
V. Residuary Exposure	262,888.45	-
<i>of which claims on RBI and Sovereign</i>	<i>143,153.41</i>	<i>-</i>
<i>of which claims on banks (domestic and overseas)</i>	<i>45,449.38</i>	<i>-</i>
<i>Securitization Exposure</i>	<i>13,886.35</i>	<i>-</i>
<i>Certificate of Deposits</i>	<i>54,026.35</i>	<i>-</i>
<i>Others (fixed assets, accrued interest etc.)</i>	<i>6,372.96</i>	<i>-</i>
TOTAL	548,087.22	325,820.01

Notes: -

1. The above funded exposure is on outstanding basis.
2. The non-fund-based exposure includes derivatives exposure as per Current Exposure Method & credit equivalent of off-balance sheet exposure.
3. Exposure under "Other Industries – Services" includes exposure to Corporate Borrowers, FX/derivative exposure to Banks.
4. Non-fund-based exposure to QCCP includes exposure on account securities that are posted as collateral under various business segments.
5. Residual exposure on Reserve Bank of India/Sovereign includes exposure on account of R-REPO, Interest Subvention, G-Sec and T-Bills etc.
6. Residual exposure under "claims on banks" includes the current account balances in local and Nostro accounts, money market placements in or outside India etc.

The industries with exposure more than 5% of gross credit exposure.

Industry	<i>Currency INR Million</i>	
	Funded Exposure	Non-Funded Exposure
Financial Intermediation (Banks, NBFCs, HFCs, DFIs, Mutual Funds etc.)	70,955.04	45,968.60
Infrastructure – Energy – Electricity Generation	36,305.28	30,692.88
All Engineering	25,753.98	43,930.41
Chemical & Chemical Products	23,929.05	19,628.91

Industry - Consolidated	Funded Exposure	Non-Funded Exposure
I. Manufacturing Sector	244,103.56	137,440.58
Food Processing- Others	1,093.26	7,953.39
Textiles – Others	4,249.60	264.94
Wood and Wood Products	-	-
Paper and Paper products	-	1.11
Petroleum (non-infrastructure) Coal Products (non-mining) and Nuclear Fuels	-	-
Rubber, Plastic and their Products	-	1,322.56
Glass & Glassware	-	-
Chemical & Chemical Products	23,929.05	19,628.91
<i>Fertilizers</i>	7,950.00	5,783.32
<i>Drugs & Pharmaceuticals</i>	5,000.00	99.45
<i>Petro Chemicals (excluding under infra.)</i>	250.00	7,042.38
<i>Others</i>	10,729.05	6,703.77

Cement and Cement Products	-	1,768.65
Basic Metal and Metal Products	9,643.18	7,953.26
<i>Basic Metal and Metal Products – Iron & Steel</i>	2,874.06	7,224.28
<i>Basic Metal and Metal Products – Others</i>	6,769.12	728.98
All Engineering	25,753.97	43,930.41
<i>All Engineering- Electronics</i>	21,134.60	2,340.86
<i>All Engineering- Others</i>	4,619.37	41,589.55
Vehicle, Vehicle Parts & Transport Equipment	23,475.48	4,713.38
Construction	5,251.35	11,675.50
Infrastructure	39,358.97	37,878.27
Infrastructure – Transport	3,053.69	2,750.90
Infrastructure – Energy – Electricity Generation	36,305.28	30,692.88
Infrastructure – Oil/Gas/Liquefied Natural Gas (LNG) Storage Facility	-	4,434.49
Other Industries – Manufacturing	111,348.70	350.20
II. Services Sector	426,319.21	160,480.61
Transport Operators	4,136.20	1,613.17
Post and Telecommunication Services	-	299.32
Tourism, Hotel and Restaurants	3,063.02	10.00
Trade (Wholesale and Retail)	96,666.36	1,222.71
Financial Intermediation (Banks, NBFCs, HFCs, DFIs, Mutual Funds etc.)	70,955.04	44,968.59
Real Estate Activities (Other than Residential Mortgages)	42,691.29	-
Computer and Related Activities	25,310.62	5,164.04
Professional Services	1,613.78	1.31
Other Services	181,882.90	107,201.47
III. Agriculture Sector	12,707.98	1.37
Of which Direct	500.00	1.37
Of which Indirect	12,207.98	-
Exposure to QCCP	28,009.81	32,883.86

IV. Retail	187,961.14	-
Residuary Exposure	340,465.97	-
<i>of which claims on RBI and Sovereign</i>	203,260.57	-
<i>of which claims on banks (domestic and overseas)</i>	45,449.38	-
<i>Securitization Exposure</i>	13,886.35	-
<i>Certificate of Deposits</i>	54,026.35	-
<i>Others (fixed assets, accrued interest etc.)</i>	23,843.32	-
TOTAL	1,239,567.68	330,806.42

The industries with exposure more than 5% of gross credit exposure - Consolidated

Currency INR Million

Industry	Funded Exposure	Non-Funded Exposure
Trade (Wholesale and Retail)	96,666.36	1,222.71
Financial Intermediation (Banks, NBFCs, HFCs, DFIs, Mutual Funds etc.)	70,955.04	44,968.59

e. Residual maturity breakdown of Assets - Standalone

Currency INR Million

Maturity Buckets	Investment *	Loans & Advances	Foreign Currency Assets
Next Day	28,925.94	246.38	1,419.59
2 to 7 Days	-	29,583.81	46.84
8 to 14 Days	14,483.21	35,071.89	-
15 to 30 days	7,849.09	14,974.84	15,855.24
31 days to 2 months	27,445.45	6,112.11	17,571.77
Over 2 months up to 3 months	13,470.21	11,782.73	96.02
Over 3 months up to 6 months	23,538.42	13,309.86	-
Over 6 months up to 12 months	31,141.53	17,555.30	-
Over 1 year to 3 years	8,875.13	54,741.15	-
Over 3 years to 5 years	1,007.59	50,745.00	-
Over 5 years	-	23,065.88	1,348.13
Total	156,736.57	257,188.95	36,337.59

Residual maturity breakdown of Assets – Consolidated

Currency INR Million

Maturity Buckets	Investment *	Loans & Advances**	Foreign Currency Assets
Next Day	28,925.94	246.38	1,419.59
2 to 7 Days	1,499.36	43,363.90	46.84
8 to 14 Days	18,726.30	38,398.49	-

15 to 30 days	10,389.18	26,055.90	15,855.24
31 days to 2 months	33,654.82	28,393.54	17,571.77
Over 2 months up to 3 months	24,835.04	34,745.78	96.02
Over 3 months up to 6 months	31,861.14	77,801.06	-
Over 6 months up to 12 months	32,297.10	122,141.73	-
Over 1 year to 3 years	8,875.13	222,140.38	-
Over 3 years to 5 years	1,007.59	119,850.62	-
Over 5 years	14,163.00	139,208.82	1,348.13
Total	206,234.60	852,346.60	36,337.59

*Gross i.e. excluding provision for depreciation on Investments, if any.

** Loans & advances of SMICC and SMHFC are net of ECL provisions.

f. Amount of NPA (Gross) as of December 31, 2025

Asset class – non-performing assets	Currency INR Million	
	Standalone	Consolidated
Sub-standard	-	12,125.25
Doubtful-1	-	1,834.39
Doubtful-1	-	880.69
Doubtful-1	-	719.51
Loss	-	21.61

g. Net NPA :-

Standalone – Nil; Consolidated – 8,216.26 million

h. NPA Ratios

Ratios	Standalone	Consolidated
Gross NPA to gross advances	-	2.54%
Net NPA to net advances	-	1.34%

i. Movement of NPAs (Gross)

Particulars	Currency INR Million	
	Standalone	Consolidated
Opening balance as on April 01, 2025	-	12,752.68
Additions during the Period	-	32,971.16
Recovery during the Period	-	3,721.86
Upgradation during the Period	-	2,709.69
Write-off	-	23,710.86
Closing balance as on Dec 31, 2025	-	15,581.43

j. Movement of provisions - Standalone

Particulars	Currency INR Million				
	NPA	Standard Assets	Country Risk	UFCE	ASCL
Opening balance as on April 01, 2025	-	1,211.64	205.54	299.19	45.97
Additions during the year	-	140.97	-	-	139.71
Write-off	-	-	-	-	-
Write-back of excess provisions	-	-	40.95	27.94	-

Any other adjustments*	-	-	-	-	-
Closing balance as on December 31, 2025	-	1,352.61	164.59	271.25	185.68

Movement of provisions - Consolidated

Currency INR Million

Particulars	Provisions for				
	NPA	Standard Assets	Country Risk	UFCE	ASCL
Opening balance as on April 01, 2025	5,487.55	10,502.24	205.54	299.19	45.97
Additions during the Period	20,413.66	2,244.49	-	-	139.71
Recovery during the Period	1,045.53	-	-	-	-
Upgradation during the Period	2,525.84	-	-	-	-
Write-off	14,964.65	-	-	-	-
Write-back of excess provisions	-	-	40.95	27.94	-
Any other adjustments*	-	-	-	-	-
Closing balance as on Dec 31, 2025	7,365.19	12,476.73	164.59	271.25	185.68

*including transfers between provisions

k. Amount of Non-Performing Investments - Nil

l. Amount of provision held for non-performing investments - Nil

m. Movement of provisions for depreciation on investments

Currency INR Million

Particulars	Standalone	Consolidated
Opening balance as on April 01, 2025	-	10
Additions during the year	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Any other adjustments	-	-
Closing balance as on December 31, 2025	-	10

n. Non-Performing Assets by major industry or counterparty type - Nil

o. Amount of NPAs and past due loans provided separately broken down by significant geographic areas including the amounts of specific and general provisions related to each geographical area

The bank does not have any non-performing assets or any past due loans as on December 31, 2025.

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach:

Qualitative Disclosures:

In line with RBI directive for implementation of the New Capital Adequacy Framework, the Bank accepts the ratings of RBI prescribed following External Credit Rating Agencies (ECRA); under standardised approach.

Domestic ECRA	International ECRA
Acuite Ratings & Research Limited (Acuite)	Moody's
Credit Analysis and Research Limited (CARE)	Standard & Poor's
CRISIL Limited	Fitch
ICRA Limited	
India Ratings and Research Private Limited (India Ratings) (formerly FITCH India)	
INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)	
Brickwork Ratings India Private Limited	

The risk weights are mapped basis the ratings assigned in accordance to RBI's Basel guidelines. The facilities for which the rating from ECRA is not available are treated as unrated and corresponding risk weight is assigned depending upon the tenor of the facility.

Quantitative Disclosures:

The exposure as on December 31, 2025 under each credit risk category.

Risk Bucket	Currency INR Million	
	Standalone	Consolidated
Below 100% Risk Weight	581,677.82	673,027.53
100% risk weight	21,367.61	427,402.80
More than 100% risk weight	270,861.80	469,943.77
Deducted	-	-
Total	873,907.23	1,570,374.10