

CAPITAL DISCLOSURE 30.09.2018**Table 22****Basel III Common Equity Tier I Disclosure Template****Amount in P 000**

| Common Equity Tier I capital: instruments and reserves | | |
|---|---|------------|
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus. | 181,000.00 |
| 2 | Retained earnings | 101,242.00 |
| 3 | Accumulated other comprehensive income (and other reserves) | 25,245.00 |
| 4 | <i>Directly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock companies)</i> | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount all owed in group CET1 CAPITAL) | |
| 6 | Common Equity Tier I capital before regulatory adjustments | 307,487.00 |
| Common Equity Tier I capital: regulatory adjustments | | |
| 7 | Prudential valuation adjustments | |
| 8 | Goodwill(net of related tax liability) | |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | |
| 11 | Cash-flow hedge reserve | |
| 12 | Shortfall of provisions to expected losses | |
| 13 | Securitisation gain on sale(asset out in paragraph562 of Basel II frame work) | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | |
| 15 | Defined-benefit pension fund net assets | |
| 16 | Investments in own shares (if not already netted off paid-in 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) | |
| 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 above10% threshold) | |
| 20 | Mortgage servicing rights(amountabove10%threshold) | |
| 21 | Deferred tax assets arising from temporary differences (amount above10%threshold,net of related tax liability) | |
| 22 | Amount exceeding the 15% threshold | |
| 23 | of which :significant investments in the common stock of financials | |
| 24 | of which :mortgage servicing rights | |

| | | |
|--|--|------------|
| 25 | of which: deferred tax assets arising from temporary differences | |
| 26 | National specific regulatory adjustments | |
| 27 | Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier II to cover deductions | |
| 28 | Total regulatory adjustments to Common equityTier I | |
| 29 | Common EquityTier I capital(CET1 CAPITAL) | 307,487.00 |
| Additional Tier I capital: instruments | | |
| 30 | Directly issued qualifying Additional Tier I instruments plus related stock surplus | |
| 31 | of which: classified as equity under applicable accounting standards | |
| 32 | of which: classified as liabilities under applicable accounting standards | |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier I</i> | |
| 34 | Additional Tier Instruments(andCET1 CAPITALinstrumentsnotincludedinrow5) issued by subsidiaries and held by third parties(amount allowed in group AT1) | |
| 35 | <i>Of which: instruments issued by subsidiaries subject to phase out</i> | |
| 36 | Additional Tier I capital before regulatory adjustments | |
| Additional Tier I capital: regulatory adjustments | | |
| 37 | Investments in own Additional Tier I instruments | |
| 38 | Reciprocal cross-holdings in Additional Tier I 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 than10% of the issued common share capital of the entity (amount above10% 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 | |
| 42 | Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions | |
| 43 | Total regulatory adjustments to Additional Tier I capital | |
| 44 | Additional Tier I capital (AT1) | |
| 45 | Tier I capital(T1=CET1 CAPITAL+AT1) | 307,487.00 |
| Tier II capital: instruments and provisions | | |
| 46 | Directly issued qualifying Tier II instruments plus related stock surplus | |
| 47 | <i>Directly issued capital instruments subject to phase out from Tier II</i> | |
| 48 | Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) | |
| 49 | <i>Of which :instruments issued by subsidiaries subject to phase out</i> | |
| 50 | Provisions | 11,876.00 |

| | | |
|--|---|-----------|
| 51 | Tier II capital before regulatory adjustments | 11,876.00 |
| Tier II capital: regulatory adjustments | | |
| 52 | Investments in own Tier II instruments | |
| 53 | Reciprocal cross-holding sin Tier I 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 | |
| 57 | Total regulatory adjustments to Tier II capital | |
| 58 | Tier II capital (T2) | 11,876.00 |
| 59 | Total capital (TC=T1+T2) | 319363.00 |
| 60 | Total risk-weighted assets | 974014.00 |
| Capital ratios and buffers | | |
| 61 | Common Equity Tier I (as a percentage of risk weighted assets) | 31.57% |
| 62 | <i>Tier I (as a percentage of risk-weighted assets)</i> | 31.57% |
| 63 | <i>Total capital (as a percentage of risk weighted assets)</i> | 32.79% |
| 64 | <i>Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus counter cyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</i> | |
| 65 | <i>Of which: capital conservation buffer requirement</i> | |
| 66 | <i>Of which: bank specific counter cyclical buffer requirement</i> | |
| 67 | <i>Of which: G-SIB buffer requirement</i> | |
| 68 | | |
| | <i>Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)</i> | |
| | <i>National Common Equity Tier I minimum ratio (if different from Basel III minimum)</i> | 16.57 |
| 70 | <i>National Tier I minimum ratio (if different from Basel III minimum)</i> | 16.57 |
| 71 | <i>National total capital minimum ratio (if different from Basel III minimum)</i> | 17.79 |
| <i>Amounts below the thresholds for deduction (before risk-weighting)</i> | | |
| 72 | <i>Non-significant investments in the capital of other financials</i> | |
| 73 | <i>Significant investments in the common stock of financials</i> | |
| 74 | <i>Mortgage servicing rights (net of related tax liability)</i> | |
| 75 | <i>Deferred tax assets arising from temporary differences (net of related tax liability)</i> | |
| <i>Applicable caps on the inclusion of provisions in Tier II</i> | | |
| 76 | <i>Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach (prior to application of cap)</i> | |

| | | |
|--|--|--|
| 77 | <i>Cap on inclusion of provisions in Tier II under standardised approach</i> | |
| 78 | <i>Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach(prior to application of cap)</i> | |
| 79 | <i>Cap for inclusion of provisions in Tier II under internal ratings-based approach</i> | |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 and 1Jan2020) | | |
| 80 | <i>Current cap on CET1 CAPITAL instruments subject to phase out arrangements</i> | |
| 81 | <i>Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)</i> | |
| 82 | <i>Current cap on AT 1 instruments subject to phase out arrangements</i> | |
| 83 | <i>Amount excluded from AT 1 due to cap (excess over cap after redemptions and maturities)</i> | |
| 84 | <i>Current cap on T2 instruments subject to phase out arrangements</i> | |
| 85 | <i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i> | |

Table 25

| | Balance sheet as in published financial statements | Under regulatory scope of consolidation |
|---|---|--|
| | As at period end | As at period end |
| Assets | | |
| Cash and balances at central banks | 197,264.00 | 197,264.00 |
| Items in the course of collection from other banks | 238,933.00 | 238,933.00 |
| Trading portfolio assets | 159,617.00 | 159,617.00 |
| Financial assets designated at fair value | | |
| Derivative financial instruments | | |
| Loans and advances to banks | | |
| Loans and advances to customers | 1075,572.00 | 1075,572.00 |
| Reverse repurchase agreements and other similar Secured lending | | |
| Available for sale financial investments | | |
| Current and deferred tax assets | 10.00 | 10.00 |
| Prepayments, accrued income and other assets | 8,218.00 | 8,218.00 |
| Investments in associates and joint ventures | | |
| Goodwill and intangible assets | | |
| Property, plant and equipment | 3,962.00 | 3,962.00 |
| Total assets | 1683,576.00 | 1683,576.00 |
| Liabilities | | |
| Deposits from banks | 133,482.00 | 133,482.00 |

| | | |
|---|--------------------|--------------------|
| Items in the course of collection due to other banks | 91,988.00 | 91,988.00 |
| Customer accounts | 1123,192.00 | 1123,192.00 |
| Repurchase agreements and other similar secured borrowing | 0.00 | |
| Trading portfolio liabilities | | |
| Financial liabilities designated at fair value | | |
| Derivative financial instruments | | |
| Debt securities in issue | | |
| Accruals, deferred income and other liabilities | 15,551.00 | 15,551.00 |
| Current and deferred tax liabilities | | |
| Subordinated liabilities | | |
| Provisions | | |
| Retirement benefit liabilities | | |
| Total liabilities | 1364,213.00 | 1364,213.00 |
| Paid-in share capital | | |
| Paid-in share capital | 181,000.00 | 181,000.00 |
| Retained earnings | 101,242.00 | 101,242.00 |
| Accumulated other comprehensive income | 37,121.00 | 37,121.00 |
| Total shareholders' equity | 319,363.00 | 319,363.00 |

Table 26
Expanded Regulatory Balance Sheet

| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Reference |
|---|---|--|------------------|
| | As at periodend | As at periodend | |
| Assets | | | |
| Cash and balances at central banks | 197,264.00 | 197,264.00 | |
| Items in the course of collection from other banks | 238,933.00 | 238,933.00 | |
| Trading portfolio assets | 159,617.00 | 159,617.00 | |
| Financial assets designated at fair value | | | |
| Derivative financial instruments | | | |
| Loans and advances to banks | | | |
| Loans and advances to customers | 1075,572.00 | 1075,572.00 | |
| Reverse repurchase agreements and other similar secured lending | | | |
| Available for sale financial investments | | | |
| Current and deferred tax assets | 10.00 | 10.00 | |
| Prepayments, accrued income and other assets | 8,218.00 | 8,218.00 | |

| | | | |
|--|--------------------|--------------------|---|
| Investments in associates and joint ventures | | | |
| Good will and intangible assets | | | |
| of which goodwill | | | a |
| of which other intangibles(excluding MSRs) | | | b |
| of which MSRs | | | c |
| Property, plant and equipment | 3,962.00 | 3,962.00 | |
| Total assets | 1683,576.00 | 1683,576.00 | |
| Liabilities | | | |
| Deposits from banks | 133,482.00 | 133,482.00 | |
| Items in the course of collection due to other banks | 91,988.00 | 91,988.00 | |
| Customer accounts | 1123,192.00 | 1123,192.00 | |
| Repurchase agreements and other similar secured borrowing | | | |
| Trading portfolio liabilities | | | |
| Financial liabilities designated at fair value | | | |
| Derivative financial instruments | | | |
| Debt securities in issue | | | |
| Accruals, deferred income and other liabilities | 15,551.00 | 15,551.00 | |
| Current and deferred tax liabilities | | | |
| Of which DTLs related to good will | | | d |
| Of which DTLs related to intangible assets (excluding MSRs) | | | e |
| Of which DTLs related to MSRs | | | f |
| Subordinated liabilities | | | |
| Provisions | | | |
| Retirement benefit liabilities | | | |
| Total liabilities | 1364,213.00 | 1364,213.00 | |
| Shareholders' Equity | | | |
| Paid-in share capital | 181,000.00 | 181,000.00 | |
| of which amount eligible for CET1 CAPITAL | 181,000.00 | 181,000.00 | h |
| of which amount eligible forAT1 | 181,000.00 | 181,000.00 | i |
| Retained earnings | 101,242.00 | 101,242.00 | |
| Accumulated other comprehensive income | 37,121.00 | 37,121.00 | |
| Total shareholders' equity | 319363.00 | 319363.00 | |

Table 27
Extract of Basel III common disclosure template (with added column)

| Common Equity Tier I capital: instruments and reserves | | | |
|---|--|--|--|
| | | Component of regulatory capital reported by bank | Source based on Reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step2. |
| 1 | Directly issued qualifying common share (and equivalent form on-joint stock companies) capital plus related stock surplus. | 181,000.00 | Capital infused by Bank of Baroda |
| 2 | Retained earnings | 101,242.00 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 37,121.00 | |
| 4 | <i>Directly issued capital subject to phase out from CET1 CAPITAL(only applicable to non- joint stock companies)</i> | | |
| 5 | Common share capital issued by subsidiaries and held by third parties(amount) allowed in groupCET1 CAPITAL) | | |
| 6 | Common Equity Tier I capital before regulatory adjustments | 319,363.00 | |
| 7 | Prudential valuation adjustments | | |
| 8 | Goodwill(net of related tax liability) | | a-d |