Mizuho Bank, Ltd. India

Basel III Pillar 3 Disclosures
As at September 30, 2026

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Background:

Mizuho Bank, Ltd. (MHBK) is subsidiary of Mizuho Financial Group Inc. Mizuho Financial Group ("the Group") is composed of MHFG (holding company) and its subsidiaries and affiliates and provides banking, trust banking, securities and other financial services. Mizuho Group has broad global network with a focus on Asia, where economic growth is continuing. Currently group network is extended to 38 countries. It is listed on the Tokyo stock exchange and New York stock exchange.

MHBK has five onshore branches in India, viz. Mumbai, Gurgaon, Bangalore, Chennai and Ahmedabad. The operations of the bank in India are involved in two main business lines viz. Treasury Operations and Corporate Banking. In line with the business strategy of the Group, the bank is focused purely on the corporate segment with no presence in the retail segment.

Overview:

The RBI has implemented Basel III capital regulations in India with effect from April 1, 2013. Pillar 3 disclosure requirements were introduced under Basel III regulations effective from July 2013. The purpose of the Pillar 3 disclosure is to ensure comparability of the capital adequacy of banks across jurisdictions with details of regulatory capital and regulatory adjustments to it.

Banks are required to maintain a minimum Pillar 1 Capital to Risk-weighted Assets Ratio (CRAR) of 9% on an on-going basis. Banks are also required to maintain a capital conservation buffer of 2.50% of Common Equity Tier 1 capital. Additionally, the Financial Stability Board (FSB), in consultation with Basel Committee on Banking Supervision (BCBS) and national authorities has identified the list of global systemically important banks (G-SIBs), which are required to maintain an additional Capital Buffers to an extent of 1%. As Mizuho Bank Ltd is designated as G-SIB, 1% additional Capital buffer is also required to be maintained by the Bank.

As at September 30, 2026, Mizuho Bank, Ltd. India ("MHBK India" or "the Bank") is required to maintain a minimum Total Capital to Risk Weighted Assets ratio (CRAR) of 12.50% comprising Tier 1 Capital ratio of 7%, Tier 2 ratio of 2%, Capital Conservation Buffer (CCB) of 2.50% and capital buffer as a Global Systematically Important Bank (G-SIB) of 1%.

The Basel III framework consists of three mutually reinforcing pillars:

- Pillar 1: Minimum capital requirements for credit risk, market risk and operational risk
- Pillar 2: Supervisory review of capital adequacy
- Pillar 3: Market discipline

Table DF-1: Scope of Application

Name of the entity to which the framework applies: Mizuho Bank, Ltd. India.

The Basel III Pillar 3 disclosures contained herein relate to Mizuho Bank, Ltd. Indian Branches for the period ended September 30, 2026. The Pillar 3 disclosures are compliant with Reserve Bank of India (the "RBI") Master circular DOR.CAP.REC.15/21.06.201/2023-24 dated May 12, 2023 and DOR.CAP.REC.2/21.06.201/2025-26 dated April 1, 2025 on BASEL III Capital Regulations along with the earlier circulars as amended from time to time.

MHBK's strategy for its India operations is to use its large capital buffers to support its future growth plans. While the bank displays a healthy risk appetite for growing its business, it is risk averse vis-à-vis regulatory requirements and is likely to maintain more than adequate Capital to Risk weighted Assets Ratio (CRAR) even in scenario involving high NPAs.

I. Qualitative disclosures:

The provisions of Accounting Standard ("AS") 21 - Consolidated Financial statements, AS 23 Accounting for Investments in Associates in Consolidated Financial statements & AS 27 - Financial Reporting of Interest in Joint Ventures, issued by The Institute of Chartered Accountants of India ("ICAI") and notified by the Companies (Accounting Standards) Rules 2006 do not apply to the Bank. MHBK India has not invested its capital in any of the entities operating in India and owned by MHFG. Further, the Bank does not have any interest in insurance entities. Hence the qualitative disclosures are only made for MHBK India as a standalone entity.

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	Explain the reasons if consolidated under only one of the scopes 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	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) INR million	% 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) INR million*
Not Applicable					

II. Quantitative disclosures: Not Applicable

c. 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)
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	Principle 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				

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	Principle 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:

Disclosures for MHBK India are given as a standalone entity and therefore this disclosure requirement is not applicable.

Table DF-2: Capital Adequacy

I. Qualitative disclosures

The Bank is required to comply with all applicable laws and regulations in India including guidelines issued by RBI and other relevant regulatory bodies.

The Internal Capital Adequacy Assessment Process ("ICAAP") document assesses the capital adequacy for the Bank and details the process by which this assessment is made. It establishes a framework for banks to perform a comprehensive assessment of the risks they face and relate capital to those risks. The capital analysis performed by the Bank is expected to encompass all risks, not just the risks captured by the Basel III Pillar 1 minimum regulatory capital calculation. Successful risk identification and measurement require having a comprehensive process to quantify, measure and aggregate these various risks to ensure that the Bank's capital resources are sufficient to cushion volatility in earnings due to unexpected losses.

The ICAAP document is presented to the Executive Management Committee ("EXCO") for final review and approval on an annual basis.

ICAAP is an integral management tool for determining the adequacy of the Bank's capital resources throughout the ICAAP planning horizon. It is also utilized to assess the risks being faced by the Bank and assess the adequacy of MHBK India's capital under Baseline as well as Stress Scenarios over the ICAAP Planning Horizon. EXCO of the Bank is responsible for acting at an early stage to prevent capital from falling below the minimum levels required to support risk characteristics.

Capital Requirements for Pillar 1 risks (i.e., Credit Risk, Market Risk and Operational Risk)

The Bank has assessed its capital requirement taking into account the three main risks as defined in Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. The Credit Risk is computed using the Standardized Approach, the Market Risk is calculated using the standardized Duration Approach and the Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 Categories is adequately covered by the Capital of the Bank.

The Bank has assessed its future capital requirement and the same has been documented in the ICAAP document. The existing level of Capital is adequate to meet the Bank's current and future business requirements and the CRAR ratio of the Bank is significantly higher than that prescribed by the regulators.

The regulatory capital consists of Tier 1 Capital (Common Equity Tier 1 + Additional Tier 1) and Tier 2 Capital. The Capital instruments eligible for inclusion in Tier 1 Capital comprise interest free capital received from head office, statutory reserves, remittable surplus retained (non-repatriable) and Capital reserves. The regulatory deductions in relation to Tier 1 Capital include Intangible Assets (INR 2,155 million) i.e. Deferred Tax Assets (INR 1,812 million) and software (INR 343 million).

The Tier 2 Capital consists of provisions made against standard assets, floating provisions, country risk provision, investment fluctuation reserve, investment reserve account, unhedged foreign currency exposure provision, excess provisions which arise on account of sale of NPAs and countercyclical provisioning buffer. The CRAR as per Basel III as at September 30, 2026 is at 17.85%. The existing level of capital is adequate to meet the Bank's current and future business requirements and the CRAR of the Bank is higher than that prescribed by the regulators i.e. 12.50%.

II. Quantitative disclosures

Capital Structure as on

INR million	September 30, 2026	March 31, 2026
Common Equity Tier 1: (A)	117,167	107,634
Paid-up Share Capital	71,443	71,443
Statutory Reserves	12,036	12,036
Revenue Reserves	-	-
Other disclosed free reserves	(288)	75
Remittable Surplus	36,131	25,728
Deductions: Intangible Assets	(2,155)	(1,648)
Tier 2: (B)	2,947	8,318
Provision for Country Risk	-	-
Provision for Standard Assets	1,269	1,231
Unhedged Foreign Currency Exposure	1,678	989
Investment Reserve Account	-	-
Investment Fluctuation Reserves	-	6,098
Total Capital Funds: (A+B)	**120,114**	**115,952**

Capital requirement and CRAR

INR million	September 30, 2026	March 31, 2026
Capital requirements for credit risk:		
Portfolios subject to standardized approach	55,785	46,694
Securitization exposure	-	-
Capital requirements for market risk:		
Interest rate risk		
- General market risk	840	826
- Specific risk	-	-
Equity risk		
- General market risk	-	-
- Specific risk	-	-
Foreign exchange risk (including gold)	89	89
Capital requirements for operational risk: (Basic indicator approach)	2,506	1,998
Total Capital Requirements	**59,220**	**49,607**

INR million	September 30, 2026	March 31, 2026
Common Equity Tier 1 capital ratio	17.41%	19.04%
Tier 1 capital ratio	17.41%	19.04%
Tier 2 capital ratio	0.44%	1.47%
Total Capital ratio	**17.85%**	**20.51%**

Risk Exposure and Assessment

Risk management is a disciplined approach to identify, analyze, assess, and control unacceptable risks to minimize the volatility of financial results, drive sustainable earnings and protect the Bank's brand and reputation. The Bank takes a comprehensive approach to risk management, integrating it with strategic, capital, and financial operating plans. Risk management and capital utilization are integral parts of the strategic planning process and are considered throughout the process to align the Business strategies with capital considerations and risk appetite of the bank.

The Risk Appetite is in alignment with the Bank's business strategy and is also integrated with the annual MHBK India ICAAP which is a key document to review strategic plans.

This holistic approach promotes the risk versus reward analysis needed to make informed strategic and business decisions.

MHBK India's Risk Framework requires that strong risk management practices are integrated in key strategic, capital and financial planning processes and in day-to-day business processes, thereby ensuring risks are appropriately considered, evaluated and responded to in a timely manner. The front-line units have primary responsibility for managing risks inherent in their businesses.

Some of the risks that the Bank is exposed to are described below:

- Credit risk is the risk of loss arising from the inability or failure of a borrower or counterparty to meet its obligations. MHBK India manages credit risk to a borrower or counterparty based on its risk profile, which includes assessing repayment sources, underlying collateral, if any, and the expected effects of the current and forward-looking economic environment on the borrowers or counterparties. Underwriting, credit management and credit risk limits are proactively reassessed as a borrower's or counterparty's risk profile changes. Credit risk appetite metrics are included as part of the MHBK India risk appetite metrics.
- Market risk is the risk of loss due to changes in the market values of the Bank's assets and liabilities caused by changing interest rates, currency exchange rates, and security prices. Market risk is inherent in the Bank's operations and arises from both trading and non-trading positions. Trading exposures represent positions taken in a wide range of financial instruments and markets which expose the Bank to various risks, such as interest rate risk, foreign exchange risk, etc. The Bank manages these risks by using trading strategies and other hedging actions which encompass a variety of financial instruments in both the cash and derivatives markets. Key market risk exposures

are assessed at both specific and aggregate levels. At the specific level, market risk sensitivities are assessed by evaluating the impact of individual risk factors such as interest rates and foreign exchange. At the aggregate level, market risk is assessed using two key measures, which are Value-at-Risk ("VaR") and Stress testing (stressed loss under prescribed scenarios. Both these measures are monitored as a part of the MHBK India Risk Appetite Metrics.

- Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. MHBK India manages the operational risks of its business activities using the enterprise-wide Operational Risk Framework. Enterprise Operational Risk policies, processes, tools, and standards are implemented by the Businesses/ECFs with Oversight from the Independent Business/ECF Risk Teams (Regional Function). Each has a quality assurance role and through direct action or Oversight, these stakeholders are collectively responsible for execution of the Operational Risk Program requirements, achievement of risk management objectives, and ensuring timely action is taken in response to concerns and issues. MHBK India Operational Risk tolerance threshold is also included as part of MHBK India Risk Appetite Metric.
- Strategic risk is the risk resulting from incorrect assumptions about external or internal factors, inappropriate business plans (e.g. too aggressive, wrong focus, ambiguous); ineffective business strategy execution; or failure to respond in a timely manner to changes in the regulatory, macroeconomic, or competitive environments in the geographic locations in which we operate (such as competitor actions, changing customer preferences, product obsolescence and technology developments).
- Liquidity risk is the inability to meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers under a range of economic conditions. The primary objective of liquidity risk management is to ensure that MHBK India can meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers with the appropriate funding sources, under a range of economic conditions. The Branch uses Liquidity Risk Limits and Risk Indicators such as Liquidity Coverage Ratio, Leverage Ratio, Statutory Liquidity Ratio, Cash Reserve Ratio, Net Stable Funding Ratio, Loans to Deposit Ratio etc. to manage liquidity risk within risk appetite, identify a potential change in the Branch's risk profile, and ensure the amount of liquidity maintained at the Branch remains prudently sized under baseline and stressed conditions.
- Reputational risk is the risk that negative perceptions regarding MHBK India's conduct or business practices may adversely impact its profitability or operations. Reputational risk may result from many of the bank's activities, including those related to the management of strategic, operational, compliance and credit risks. As a result, the potential impact on the bank's reputation of all our activities and all risks we face is evaluated. Reputational risk may arise from negative perception on the part of key stakeholders (e.g. customers, counterparties, investors, regulators, rating agencies), scrutiny from external parties (e.g. politicians, consumer groups, media organizations) and the

ongoing threat of litigation. These reputational risk events could adversely impact the bank's financial standing through an inability to maintain or establish business relationships.

- Compliance risk is the risk of legal or regulatory sanctions, material financial loss or damage to the reputation of the Bank arising from the failure of the Bank to comply with the requirements of applicable laws, rules, regulations, related self-regulatory organizations' standards and codes of conduct. Mizuho Bank, Ltd. India is committed to complying with applicable laws, rules and regulations governing the processes and activities of our front-line units and control functions in the jurisdictions in which we operate. Mizuho Bank, Ltd. India has no appetite for accepting compliance risk.
- Interest Rate Risk in Banking Book (IRRBB) refers to the potential adverse financial impact on the Bank's net interest income from changes in interest rates. Due to the fundamental nature of its business, the Bank carries various interest sensitive assets and liabilities in its balance sheet. This exposes the Bank to risk from changes in interest rates. These assets and liabilities essentially reside in the banking book. In other words, IRRBB refers to the risk associated with interest rate sensitive instruments that are not held in the trading book of the Bank. Interest rate risk in the trading book is covered in the market risk section.
- Credit concentration risk arises due to imperfect diversification of credit exposures in two ways. One, by having very large exposures to a small set of obligors due to which default by a big customer could result in a huge loss. This is known as name (single/group) concentration risk. Second type of concentration is due to excessive exposure to a particular industry sector. It is observed that defaults in a particular industry sector are generally correlated. Hence, if an industry is under a severe recession, it could result in multiple defaults leading to huge losses.
- Other Risks
  - **Securitization Risk**
    It is not one of the primary business activities of MHBK India to enter transactions either to securitize and sell its loans or to buy securitized loans from any other bank. The Bank, as of September 30, 2026, does not have any such investments nor has it securitized any of its assets.
  - **Settlement Risk** arises out of exposures on counterparties during the settlement of a deal when the Bank has performed its obligation in the contract and the counterparty is yet to perform its part (either delivery or payment). It is of transient nature; and may arise from counterparty default, operational problems, market liquidity constraints and other factors.
  - **Pension obligation** risk is the risk of a shortfall of pension funds available in the future to meet pension obligations for its eligible employees. The Bank provides for its pension liability, which is a defined contribution scheme, for all its eligible employees.
  - **Model Risk** is the potential for adverse consequences from decisions based on incorrect or misused model output and reports. The Enterprise Model Risk Policy ("EMRP") provides comprehensive guidance for understanding monitoring and managing model risk at Mizuho Bank,

Ltd. India. The EMRP is consistent with applicable rules and regulations and establishes a framework of corporate responsibilities and standards for effectively managing model risk across the enterprise.

- **Risk of Under-estimation of Credit Risk under the Standardized Approach**

  The use of standardized approach for calculating the Pillar 1 capital requirement in respect of credit risk is a conservative approach given the portfolio primarily consists of corporate customers with strong credit profiles and the credit risk in the portfolio is well managed by the credit risk management processes in place.

  The Bank computes credit exposure for market related off balance sheet products using the Current Exposure Method (CEM) and it captures the risk contained in the transactions that give rise to Counterparty Credit Risk (CCR) appropriately and satisfactorily.

- **People risk assessment:**

  Considering the business profile and activities of the bank, the risk that business objectives will not be met due to human resource deficiencies is considered low. The bank has a strong focus on talent acquisition and succession planning as also on ensuring effective backups, which mitigates the impact on business due to changes in key positions. The annualized turnover rate and the capacity utilization (Open positions/Total headcount) indicate a good level of stability and very limited bandwidth constraints. The number of conduct risk violations have been low and there has not been any history of internal frauds within the bank. There is a thrust on training and development which also ensures staff awareness and understanding on key policies, laws and regulations related to information privacy and protection, anti-money laundering, the risk framework, emergency preparedness, among others.

- **Technology risk assessment:**

  The bank is reliant on global systems that are time tested and robust and the risk that arises from systems and/or tools that are deficient, unstable and/or overly complex is low. The client interface is automated and the processing capabilities with underneath reporting functionalities are well established. The bank’s loss history is not material and there haven't been too many significant events over the last 3 years that are attributable to system failures.

Risk Governance

MHBK India has the following senior management level local committees or groups for risk governance.

Executive Management Committee ("EXCO")

The EXCO is chaired by the General Manager & Chief Executive Officer of the Bank. It is the primary body which provides strategic direction to the Bank and ensures compliance with regulatory requirements and the internal policies of the Bank. It is responsible for branch governance and oversight of branch operations. It is also responsible for reviewing and approving new business and products. It reviews the country's performance with respect to strategic objectives. The EXCO meets at least on a quarterly basis or more frequently if required. The EXCO reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Asset Liability Committee ("ALCO")

The ALCO is chaired by the General Manager & Chief Executive Officer of the Bank. It provides management oversight of the branch's balance sheet, capital, liquidity management and stress testing activities, consistent with the Bank's overall risk appetite for balance sheet, capital, liquidity management and stress testing. It also provides review and, as appropriate, approval of the branch-specific policies, processes, and contingency funding plans, as requested by the Council or required by regulation. The ALCO holds meetings on monthly basis in a financial year.

Risk Management Committee ("RMC")

RMC is independently chaired by the Chief Risk Officer. RMC serves as an oversight body to provide strategic direction for a progressive risk management system and policies & strategy to be followed to mitigate the risks associated with the business. RMC comprises senior management of the Bank and representatives from front line units and relevant control & support functions. RMC meets at least on a quarterly basis.

Apex Committee on Customer Service ("CSC")

Apex Committee on Customer Service ("CSC") is responsible for activities relating to customer service and client services issues. CSC meets four times in a year.

Information Technology Strategy Committee ("ITSC")

The ITSC is chaired by the Chief Information Officer ("CIO"). The Information Technology Strategy Committee (ITSC) oversees projects in partnership with the Regional / Global Technology and other Functional teams across the Bank including common infrastructure or other projects cutting across businesses or support groups. The ITSC conducts meetings at least once every quarter or more frequently if required.

The ITSC is mainly responsible for:

- To assist the Executive Management in implementing Information technology ("IT") Strategy that has been approved by the by global/regional and local management forums,
- Setting project priorities, assessing strategic fit for Information Technology ("IT") proposals and reviewing critical project status and milestones,
- Monitoring IT Governance, project risk, technology operational risks and control processes,
- Providing regular updates to the India EXCO on significant Technology matter.

Compliance Committee ("CC")

It aims to create awareness of key regulatory changes & promote compliance in India operations. The detailed terms of references of CC are captured in Bank's Compliance Risk Policy.

New Product Committee ("NPC")

It aims to discuss new products and business being introduced and also ensures risk and concern areas, system-related controls and compliance with local laws and Head Office procedures are adhered to and responsibility allocations are being conducted.

Business Continuity Planning Committee ("BCP")

BCP is mainly responsible for discussing and ensuring implementation of Business Continuity Plan to ensure continuity of operations in critical disruptive scenarios.

Table DF-3: Credit Risk: General Disclosures

I. Qualitative disclosures

Overview of policies and procedures

The key objectives of Bank's Credit Policy are as follows:

- Establish an appropriate credit risk environment and control system for credit risk management.
- Adhere to the Reserve Bank of India (RBI) prudential requirements with respect to lending norms and ensure correcting any breaches to such prudential guidelines.
- De-risk the Corporate Banking and Trade Finance business by mobilizing self-securing, self-liquidating credit products.
- The bank deploys credit across various sectors with the twin objectives of increased profitability and reduced exposure to unforeseen risks.
- The bank identifies and regularly reviews loan target segments, thrust areas, low priority loans and priority sector lending keeping the overall objectives of Bank and RBI guidelines.
- The bank has established prudential limits like borrower/group, industry, sensitive sectors,

substantial exposure limits etc. and adheres strictly to them.

- Credit facilities are reviewed / renewed at least on an annual basis as defined by policy framework.
- The bank is guided by its Head Office Policies and will continue to follow the same in addition to guidelines given by RBI.

Credit Risk Management Framework

- The bank believes that Risk Identification is a continuous and pro-active process. It covers all the current activities of the Bank as well as new products and initiatives.
- The Executive Management Committee (EXCO) approved policy documents for Credit Risk, framed in line with the policy of Head Office, comprehensively addresses various aspects of risk management and monitoring. The Bank Loan Policy covers all aspects with respect to underwriting of exposures, capital charge, IRAC norms and others in line with RBI circular and guidelines.
- The Bank continually monitors and validates risk parameters affecting the course of normal business and ensures thorough compliance with RBI regulatory requirements.
- The Bank has a HO stipulated control environment to monitor and enforce approved policies and procedures and various operational aspects with regard to implementation of the same.
- The Bank applies methodical and well-organized risk reporting structure at all levels of the organization, which culminates in HO approval.
- In line with the extant RBI guidelines on UFCE, MHBK India has put in place a process to ascertain the amount of UFCE, estimate the extent of likely loss and riskiness due to UFCE, and provide for incremental capital & make incremental provision, as warranted.
- In order to address concentration risk in banking industry the RBI has issued 'Guidelines of Enhancing Credit Supply' requiring banks to create additional provision and also apply additional risk weights on specified borrowers effective April 01, 2018. MHBK India has put in place a process to ensure compliance with requirements of the said guidelines/directions.
- The bank follows the extant guidelines with regard to classification of account as overdue/ SMA/NPA.
- The bank has well established process for identification of stress in account and to take corrective measures.
- Non-Performing Loans are tracked by various methods like:
  - Rating Analysis.
  - Industry wise Analysis.

- Reviews.
- Time Schedule for renewal of limits.

- The bank follows extent RBI guidelines for provisioning of non-performing assets.

II. Quantitative disclosures

a. Total Gross credit exposures

INR million	September 30, 2026	March 31, 2026
Fund Based	723,002	691,921
Non-Fund Based [1]	261,664	242,945

b. Geographic distribution

INR million	September 30, 2026		March 31, 2026	
	Domestic	Overseas [2]	Domestic	Overseas [2]
Fund Based	723,002	-	691,921	-
Non-Fund Based [1]	261,664	-	242,945	-

[1]Includes market as well as non-market related exposures

[2] As per the clarification given in the guidelines for Pillar 3 disclosures, definition of Overseas and Domestic should be as adopted for segment reporting in compliance with Accounting Standard- 17 issued by ICAI. As the Bank does not have any overseas operations, all exposures are reported under domestic exposures.

c. Distribution of Exposures by sector / industry

As on September 30, 2026

INR million

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	87,005	12%	3,925	2%	-	-	90,930	9%
	All Engineering	48,270	7%	31,803	12%	-	-	80,073	8%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Chemicals and Chemical Products	60,293	8%	2,462	1%	-	-	62,755	6%
	Basic Metal and Metal Products	61,586	9%	9,680	4%	-	-	71,266	7%
	Infrastructure-Electricity Generation	25,618	4%	26,234	10%	-	-	51,852	5%
	Construction	3,346	0%	13,754	5%	-	-	17,100	2%
	Food Processing	7,408	1%	4,022	2%	-	-	11,430	1%
	Rubber, Plastic and their Products	15,390	2%	2,296	1%	-	-	17,686	2%
	Other Industries	2,603	0%	320	0%	-	-	2,923	0%
	Petroleum Coal Products and Nuclear Fuels	15,029	2%	3,601	1%	-	-	18,630	2%
	Textile	4,411	1%	90	0%	-	-	4,501	0%
	Paper and Paper Products	1,718	0%	201	0%	-	-	1,919	0%
	Cement & Cement Products	4,254	1%	4,807	2%	-	-	9,061	1%
	Infrastructure-Electricity Transmission	2,000	0%	-	-	-	-	2,000	0%
	Glass & Glass Products	463	0%	-	-	-	-	463	0%
	Trade - Wholesale Trade Manufacturing	54	0%	14	0%	-	-	68	0%
	Mining and Quarrying	200	0%	-	-	-	-	200	0%
	Gems & Jewellery	-	-	-	-	-	-	-	-
	Infrastructure - Transport - Ports	3,700	1%	-	-	-	-	3,700	0%
	Infrastructure - Energy - Electricity Distribution	22,838	3%	3,453	1%	-	-	26,291	3%
	Infrastructure-Water and Sanitation	1,576	0%	2,124	1%	-	-	3,700	0%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	1,118	0%	639	0%	-	-	1,757	0%
	II. Total	**368,880**		**109,425**		**-**		**478,305**	
III	**Services**								
	NBFCs	173,137	24%	31,861	12%	19,950	77%	224,948	22%
	Computer and Related Activities	24,407	3%	6,346	2%	-	-	30,753	3%
	Other Services	20,341	3%	6,407	2%	-	-	26,748	3%
	Professional Services	9,494	1%	9,756	4%	-	-	19,250	2%
	Transport Operators	4,885	1%	659	0%	-	-	5,544	1%
	Banks	14,363	2%	51,595	20%	6,123	23%	72,081	7%
	Real Estate-Commercial	22,220	3%	-	0%	-	-	22,220	2%
	Trade - Wholesale	72,078	10%	19,238	7%	-	-	91,316	9%
	Infrastructure-Electricity Generation (Service)	-	-	-	-	-	-	-	-
	Telecommunication and Telecom Services	13,135	2%	406	0%	-	-	13,541	1%
	III. Total	**354,060**		**126,268**		**26,073**		**506,401**	
IV	**Staff Loan**								
	Personal	59	0%	-	-	-	-	59	0%
	Housing	3	0%	-	-	-	-	3	0%
	IV. Total	**62**		**-**		**-**		**62**	
V	**Head Office Counter Guarantees**	**-**	**-**	**25,971**	**10%**	**-**	**-**	**25,971**	**3%**
	Grand Total	**723,002**		**261,664**		**26,073**		**1,010,739**	

**Include market as well as non-market related exposures.*

As on March 31, 2026

INR million

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	80,169	12%	4,063	2%	-	-	84,232	9%
	All Engineering	49,691	7%	32,181	13%	-	-	81,872	9%
	Chemicals and Chemical Products	56,847	8%	3,079	1%	-	-	59,926	6%
	Basic Metal and Metal Products	57,184	8%	8,947	4%	-	-	66,131	7%
	Infrastructure-Electricity Generation	21,303	3%	24,126	10%	-	-	45,429	5%
	Construction	5,291	1%	13,418	6%	-	-	18,709	2%
	Food Processing	9,715	1%	4,094	2%	-	-	13,809	1%
	Rubber, Plastic and their Products	14,607	2%	3,007	1%	-	-	17,614	2%
	Other Industries	2,659	0%	291	0%	-	-	2,950	0%
	Petroleum Coal Products and Nuclear Fuels	9,024	1%	6,040	2%	-	-	15,064	2%
	Textile	5,917	1%	18	0%	-	-	5,935	1%
	Paper and Paper Products	1,400	0%	272	0%	-	-	1,672	0%
	Cement & Cement Products	6,425	1%	2,607	1%	-	-	9,032	1%
	Infrastructure-Electricity Transmission	2,000	0%	-	-	-	-	2,000	0%
	Glass & Glass Products	463	0%	-	-	-	-	463	0%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Trade - Wholesale Trade Manufacturing	630	0%	16	0%	-	-	646	0%
	Mining and Quarrying	200	0%	-	-	-	-	200	0%
	Gems & Jewellery	-	-	-	-	-	-	-	-
	Infrastructure - Transport - Ports	3,701	1%	2,099	1%	-	-	5,800	1%
	Infrastructure - Energy - Electricity Distribution	14,470	2%	4,199	2%	-	-	18,669	2%
	Infrastructure- Water and Sanitation	1,590	0%	2,110	1%	-	-	3,700	0%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	3,122	0%	651	0%	-	-	3,773	0%
	II. Total	**346,408**		**111,218**		**-**		**457,626**	
III	**Services**								
	NBFCs	177,827	26%	22,894	9%	19,525	81%	220,246	23%
	Computer and Related Activities	27,699	4%	5,684	2%	-	-	33,383	3%
	Other Services	20,311	3%	5,775	2%	-	-	26,086	3%
	Professional Services	8,466	1%	5,554	2%	-	-	14,020	1%
	Transport Operators	4,816	1%	164	0%	-	-	4,980	1%
	Banks	17,705	3%	41,619	17%	4,463	19%	63,787	7%
	Real Estate-Commercial	8,000	1%	-	-	-	-	8,000	1%
	Trade - Wholesale	68,229	10%	18,902	8%	-	-	87,131	9%
	Infrastructure-Electricity Generation (Service)	2,700	0%	1,600	1%	-	-	4,300	0%
	Telecommunication and Telecom Services	9,687	1%	367	0%	-	-	10,054	1%
	III. Total	**345,440**		**102,559**		**23,988**		**471,987**	

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
IV	**Staff Loan**								
	Personal	70	0%	-	-	-	-	70	0%
	Housing	3	0%	-	-	-	-	3	0%
	IV. Total	**73**		**-**		**-**		**73**	
V	**Head Office Counter Guarantees**	**-**	**-**	**29,168**	**12%**	**-**	**-**	**29,168**	**3%**
	Grand Total	**691,921**		**242,945**		**23,988**		**958,854**	

Include market as well as non-market related exposures.

d. Residual contractual maturity pattern for assets

As of September 30, 2026

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
Next Day	-	3,009	48,541	2,882	-	220,367	7
2 - 7 days	-	9,643	1,539	1,710	-	9,774	-
8-14 days	-	9,650	1,643	-	-	9,627	-
15-30 days	-	12,662	4,495	-	-	26,416	838
31 days to 2 months	-	19,412	1,698	-	-	13,348	3,420
2-3 months	-	19,617	516	-	-	3,879	-
3-6 months	-	34,648	1,382	-	-	11,337	3
6 months to 1 year	-	31,171	213	-	-	3,539	10,356
1-3 years	-	90,066	2,285	-	-	30,784	2,032
3-5 years	-	24,587	-	-	-	-	-
5-7 years	-	2,857	-	-	-	-	-
7-10 years	-	1,956	-	-	-	-	-
10-15 years	-	1,566	-	-	-	-	-
Over 15 years	-	1,477	1,154	-	570	23,503	51,310
TOTAL	**-**	**262,321**	**63,466**	**4,592**	**570**	**352,574**	**67,966**

As of March 31, 2026

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
Next Day	-	17	44,302	3,768	-	195,934	6
2 - 7 days	-	21,513	1,348	2,559	-	8,562	812
8-14 days	-	11,056	2,296	-	-	13,769	365
15-30 days	-	16,729	3,142	-	-	19,822	2,585
31 days to 2 months	-	16,528	1,348	-	-	13,036	-
2-3 months	-	18,159	786	-	-	4,368	-
3-6 months	-	21,918	714	-	-	8,591	365
6 months to 1 year	-	35,211	280	-	-	767	9,578

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
1-3 years	-	77,109	1,932	-	-	25,593	1,854
3-5 years	-	19,078	-	-	-	-	-
5-7 years	-	3,708	-	-	-	-	-
7-10 years	-	1,551	-	-	-	-	-
10-15 years	-	1,410	-	-	-	-	-
Over 15 years	-	1,373	639	-	504	14,467	48,732
TOTAL	**-**	**245,360**	**56,787**	**6,327**	**504**	**304,909**	**64,297**

e. Amount of NPAs (Gross) – Nil (March 31, 2026 – Nil)

NPAs (Gross) As on September 30, 2026	
Category	**Amount**
Sub-Standard	-
Doubtful 1	-
Doubtful 2	-
Doubtful 3	-
Loss	-
Total	-

f. Net NPAs – Nil (March 31, 2026 – Nil)

g. NPA Ratios

i. Gross NPA to Gross Advances – 0.00% (March 31, 2026 – 0.00%)
ii. Net NPA to Net Advances – 0.00% (March 31, 2026 – 0.00%)

h. Movement in NPAs (Gross)

INR million	YTD September 30, 2026	YTD March 31, 2026
Opening balance	-	-
Additions	-	-
Reductions	-	-
Closing balance	-	-

i. Movement in provision for NPAs

INR million	YTD September 30, 2026	YTD March 31, 2026
Opening balance	-	-
Provisions made	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Closing balance	-	-

j. **Non-Performing Investments:** Nil (March 31, 2026 Nil)

k. **Provisions for Non-Performing Investments:** Nil (March 31, 2026 Nil)

l. **Movement in AFS-Reserves:**

INR million	YTD September 30, 2026	YTD March 31, 2026
Opening balance	75	267
Net valuation gains / (losses) across all performing AFS investments for the period	(578)	(306)
Transfer of accumulated (gain) / loss on matured and sold instruments	(8)	(6)
Deferred tax credit / (charge)	223	120
Closing balance	(288)	75

The investments mainly comprise of Treasury Bills of Government of India and investments in Government Securities. The investments in Treasury Bills of Government of India are held for SLR purpose and these are valued at carrying cost as per Reserve Bank of India guidelines.

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

I. Qualitative disclosures

Bank has adopted the standardized approach for its credit portfolio.

Rating Agency Used:

In line with the RBI regulations, the bank has identified CARE, CRISIL, ICRA, Acuite, and Informatics as domestic credit rating agencies and Fitch, Moody's and S&P as international rating agencies for rating the domestic and overseas exposures respectively for RWA computation purpose. Currently external ratings are used for computation of RWA for rated exposures and other credit exposures are treated as unrated.

Types of exposures for which each agency will be used

- For exposures with a contractual maturity of less than or equal to one year (except cash credit, overdraft and other revolving credits), short-term ratings given by approved rating agencies are used.
- For domestic cash credit, overdraft and other revolving credits (irrespective of the period) and for Term Loan exposures of over one-year, long term ratings are used.
- For overseas exposures, irrespective of the contractual maturity, long term ratings given by approved rating agencies are used.

Process used to transfer public issue ratings onto comparable assets in the Banking Book:

The above is not applicable to our bank.

II. Quantitative disclosures

Bank's outstanding (rated and non-rated) exposure amounts after risk-mitigation subject to the standardized approach by following three major risk buckets and those deducted:

INR million	September 30, 2026	March 31, 2026
Fund Based		
Below 100% risk weight	580,975	516,393
100% risk weight	60,192	56,192
More than 100% risk weight	110,322	105,599
Deducted	-	-
Total	**751,489**	**678,184**

INR million	September 30, 2026	March 31, 2026
Non-Fund Based #		
Below 100% risk weight	108,756	88,616
100% risk weight	7,204	3,989
More than 100% risk weight	148,137	115,467
Deducted	-	
Total	**264,097**	**208,072**

Include market as well as non-market related off-balance sheet items.

Table DF-5: Credit Risk Mitigation: Disclosures for Standardized Approaches

I. Qualitative disclosures

Types of Credit Risk Mitigation

MHBK uses an assortment of financial and non-financial collaterals and guarantees to mitigate the underlying credit risk in its regular lending operations.

- **Financial Collateral**
  - Lien / Pledge of Fixed Deposits, Term Deposits
- **Non-financial collateral**
  - Hypothecation of Stocks / Book Debts / Accounts Receivables.
  - Mortgage of real estate / property / factory land & building etc.
- **Guarantees**
  - Bank Guarantees
  - Corporate Guarantees
- **Others**
  - Assignment of employment lien, retirement benefits and mortgage in case of loans to staff.

Key highlights of the Bank's risk mitigation strategies and procedures for acceptance and monitoring of effectiveness of mitigation are as follows:

- Acceptance criteria for collateral are preceded by a thorough analysis on a case to case basis prior to granting a facility.
- Comprehensive analysis of collaterals is performed for assessing the liquidity and the legal aspects.
- Creation of minimum stipulations and conditions for acceptance and valuation of collaterals.
- Appropriate analysis of guarantees received, in terms of its coverage of exposure amount and associated legal documentation.
- Regular monitoring and valuation of collaterals.

Valuation

The bank has local board approved policy (Executive Management Committee) with regard to valuation of collateral security, title search report and forms of charge etc. The bank accepts immovable assets such as land and building as collateral and ensure independent market valuation, title clearance etc. before creation of security in its favour. For property valuations, the bank empanels registered and government approved valuers. Further, for credit facilities that are secured by hypothecation of stock, stock audits are conducted annually by external agencies.

II. Quantitative disclosures

Bank has not considered any eligible financial collateral for netting for calculation of risk weighted assets for capital adequacy purpose.

Table DF-6: Securitization Exposures: Disclosure for Standardized Approach

I. Qualitative disclosures

The Bank currently does not have any exposures by way of securitization.

II. Quantitative disclosures

A. Banking Book

Total amount of exposures securitized by the Bank: Nil (March 31, 2026: Nil)

Amount of assets intended to be securitized within a year: Nil (March 31, 2026: Nil)

Total amount of assets securitized and unrecognized gain or losses on sale: Nil (March 31, 2026: Nil)

Aggregate amount of on-balance sheet and off-balance sheet securitization exposures purchased and break-up by exposure type:

INR million	September 30, 2026		March 31, 2026	
	Exposure Type	Exposure Amount	Exposure Type	Exposure Amount
On Balance Sheet	Nil	Nil	Nil	Nil
Off Balance Sheet	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

Securitization exposures purchased and the associated capital charge by different risk weight bands:

INR million	As at September 30, 2026			As at March 31, 2026		
	Exposure	Risk Weighted Assets	Capital Requirement	Exposure	Risk Weighted Assets	Capital Requirement
Below 100% risk weight	Nil	Nil	Nil	Nil	Nil	Nil
100% risk weight	Nil	Nil	Nil	Nil	Nil	Nil
More than 100% risk weight	Nil	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil	Nil

Securitization Exposures deducted entirely from Tier 1 capital, credit enhancing Interest Only Strips (I/Os) deducted from total capital, and other exposures deducted from total capital: Nil (March 31, 2025: Nil).

B. Trading book

- Aggregate amount of exposures securitized by Bank for which bank has retained some exposures and which is subject to market risk approach: Nil (March 31, 2026: Nil)
- Aggregate amount of on-balance sheet securitization exposures retained or purchased: Nil (March 31, 2026: Nil)
- Aggregate amount of off-balance sheet securitization exposures: Nil (March 31, 2026: Nil)
- Aggregate amount of securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk: Nil (March 31, 2026: Nil)
- Aggregate amount of securitization exposures retained or purchased subject to securitization framework for specific risk broken into different risk weight bands: Nil (March 31, 2026: Nil)
- Aggregate amount of capital requirements for the securitization exposures subject to securitization framework: Nil (March 31, 2026: Nil)

Table DF-7: Market Risk in Trading Book

I. Qualitative disclosures

Overview of Policies and Procedures

MHBK has a Board approved Investment Policy and it lays down the broad investment objectives; prudential and internal exposures limit norms, set up for considering investments, methods of follow up, accounting / auditing / review / reporting systems and authority structure to put through the deal transaction. The Bank has put in place an Asset Liability Management Policy, Risk Management Policy, Derivative Policy and Stress Test Policy with defined roles, authorizations, limits, etc. governing the bank's market activities.

The Bank has Risk Management Committee (RMC) as well as Asset Liability Committee (ALCO), which are responsible for giving guidelines on market risk management. The Bank has set up a Market risk Monitoring Department, to supervise the day to day monitoring requirements of various Market Related Risk parameters.

MHBK has established a very comprehensive delegation of authority across various functionaries. Policy prescribes monitoring counterparty Derivative exposure on daily basis by capturing daily exposure details and reporting of any breaches to Senior Management for taking necessary steps. MHBK policy covers regular internal audit, periodic review and reporting as per RBI guidelines and Policy guidelines.

Interest rate risk

The investments in AFS books are mostly Treasury-bills, Coupon bearing Government Securities, Non-convertible debentures and Certificate of Deposits which are not subject to general market risk charge since held in AFS category. The investments in HFT books mainly comprise of Coupon bearing Government Securities (against Bond FRA). The bank runs a matched position in derivative instruments (except INR OIS/IRS), the market risk from OTC derivative positions is very low. Therefore, the interest rate risk comprises general market risk on account of any unmatched derivative contracts and investment in Government Securities under HFT category. The interest rate risk calculations and mark to market workings including related capital computations are carried out by Market Risk Monitoring department.

Equity & commodity risk

As per the present Policy of the Bank, Bank cannot invest in these segments.

Foreign Exchange Risk

MHBK has an aggregate net open position limit of INR 9,000 million in all currencies. The daily open positions are monitored by Market Risk Monitoring department as per the Regulatory guidelines.

The Capital assessment required for market risk is computed using the Standardized Duration Method. Forex VaR on gaps is calculated and maintained on a daily basis as per FEDAI declared rates. Bank has prescribed Forex VaR limit of USD 7 million (INR 58.10 million). The Aggregate gap limit for all Forex positions has been fixed at USD 1,200 million as approved by Executive Management

Committee and intimated to RBI. This limit is also monitored by Market Risk Department on a daily basis.

II. Quantitative disclosures

INR million	September 30, 2026	March 31, 2026
Capital requirements for:		
I. Interest rate risk (A+B)	840	825
A. Capital charge for market risk for securities held under HFT	840	825
a. General market risk	840	825
i) Net position (parallel shift)	486	414
ii) Horizontal disallowance (curvature)	85	146
iii) Vertical disallowance (basis)	269	265
iv) Options	-	-
b. Specific risk	-	-
B. Capital charge for market risk for securities held under AFS	-	-
a. General market risk	-	-
i) Net position (parallel shift)	-	-
ii) Horizontal disallowance (curvature)	-	-
iii) Vertical disallowance (basis)	-	-
iv) Options	-	-
b. Specific risk	-	-
C. Alternative total capital charge for securities held under AFS	-	-
II. Equity position risk	-	-
- general market risk	-	-
- specific risk	-	-
III. Foreign exchange risk	891	891
Total Capital Charge for Market Risk (I+II+III)	**1,731**	**1,716**

Table DF-8: Operational Risk

Qualitative Disclosures

Overview of Policies and Procedures

- MHBK India has put in place separate Operational Risk Management Policy and also follows Head Office policies for Operational Risk Management. Issues Relating to Operational Risk Management (ORM) for India operations are dealt with by the Operations Planning department and Risk Management Committee.
- The Bank follows the Basic Indicator Approach for calculating Operational Risk capital charge as per Basel III / RBI guidelines.
- The operational risk management practice is governed by well-defined IT / Operations polices and

Compliance manual.

- MHBK India follows HO issued policy/procedures for Operational Risk management. HO also issues periodic circulars to cover specific areas like self-assessment etc. which is comprehensively developed according to the parent bank's Advanced Measurement requirements.
- MHBK India exhibits sufficient responsiveness to account for underlying risks and has a defined process for tackling the same.
- The Bank has a robust IT security framework and a comprehensive Disaster Recovery Plan, which incorporates elements of Business Continuity Planning. Bank systems are well equipped to account for system failure, internet fraud, hacking attacks, etc.

Mizuho India has adopted the Basic Indicator Approach for Operational Risk. As on September 30, 2026, the operational risk capital charge for the Bank is INR 2,506 million based on previous 3 years' average gross income.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

I. Qualitative disclosures

Overview of Policies and Procedures

The Bank has prescribed limits for Interest Rate Risk as per the ALM policy. The Gap limits were fixed for INR as well as all currencies combined. Suitable limits are also in place for the impact on Net Worth for interest Rate shock based on Modified Duration method. The Standardized duration gap methodology as prescribed by RBI has been adopted for computing interest rate risk in the banking book. Based on interest rate sensitivity, Interest rate risk in banking book is assessed on monthly basis as per RBI guidelines. Both on balance sheet and off-balance sheet items are slotted to respective maturity buckets for assessing the interest rate sensitivity. On balance sheet items are taken at book value.

Interest Rate Risk in Banking Book is derived under following two approaches:

- Traditional Gap Analysis – Earnings perspective
- Duration Gap Analysis – Economic value perspective

Earning at risk is computed based on Gap analysis.
Liquidity Ratios as per RBI guidelines are monitored periodically and reported to ALCO.

Derivatives are converted into positions in the relevant underlying. The amounts considered are the principal amount of the underlying or of the notional underlying. Swaps are treated as two notional positions with relevant maturities.

II. Quantitative disclosures

The increase / (decline) in earnings and economic value (on a pre-tax basis) for an upward / downward rate shock broken down by currency is as below:

a. Impact on net interest income over the next 12 months (earnings perspective)

INR million	September 30, 2026		March 31, 2026	
	If interest rate were to go up by 100 basis points	If interest rate were to go down by 100 basis points	If interest rate were to go up by 100 basis points	If interest rate were to go down by 100 basis points
Currency				
INR (Consolidated for all currency)	330	(330)	642	(642)

b. Impact on market value of equity (economic value perspective):

INR million	September 30, 2026		March 31, 2026	
	If interest rate were to go up by 200 basis points	If interest rate were to go down by 200 basis points	If interest rate were to go up by 200 basis points	If interest rate were to go down by 200 basis points
Currency				
INR (Consolidated for all currency)	434	(434)	2,260	(2,260)

III. Other Reporting

In reference to RBI circular no. RBI/DoR/2025-26/173 DoR.MRG.REC.92/00-00-003/2025-26 dated November 28,2025, the Reserve Bank of India has issued final guidelines on Interest Rate Risk in Banking Book (IRRBB), whereby banks must measure, monitor, and disclose their exposure to IRRBB in terms of potential change in the economic value of equity and net interest income based on a set of prescribed interest rate shock scenarios.

Interest Rate Risk in Banking Book refers to the current or prospective risk to banks' capital and earnings arising from adverse movements in interest rates that affect its banking book positions. Excessive IRRBB can pose a significant risk to banks' current capital base and / or future earnings. IRRBB require banks to measure, monitor, and disclose their exposure to IRRBB in terms of potential change in Economic Value of Equity (ΔEVE) and Net Interest Income (ΔNII), computed based on a set of prescribed interest rate shock scenarios.

Mizuho bank has calculated EVE and NII for the quarter ended June, 2026, the results were within the regulatory threshold of 15% of Tier 1 Capital of the bank.

INR million	Δ EVE		Δ NII	
	June 30,2026	March 31, 2026	June 30,2026	March 31, 2026
Parallel up	4,747	5,263	(1,146)	(1,271)
Parallel down	595	333	1,146	1,271
Steepener	275	126		
Flattener	2,391	2,335		

INR million	Δ EVE		Δ NII	
	June 30,2026	March 31, 2026	June 30,2026	March 31, 2026
Short rate up	3,883	4,052		
Short rate down	617	321		
Maximum	4,747	5,263	1,146	1,271
Tier 1 capital	107,634	102,746	107,634	102,746
Maximum as % of Tier 1 Capital	4.41%	5.12%	1.06%	1.24%

The maximum impact on EVE, out of the prescribed 6 scenarios is in "Parallel Shock Up" scenario with EVE utilization of 4.41% on Tier I capital for quarter ended June'26 as compared to the EVE utilization of 5.12% for quarter ended March'26 in "Parallel Shock Up".

The maximum impact on NII is in "Parallel up" scenario with NII utilization at 1.06% of Tier I capital for quarter ended June 30, 2026 as compared to the utilization of 1.24% for quarter ended March 30, 2026 in "Parallel up" scenario.

EVE and NII results for the quarter ended June 30, 2026 have been calculated as a percentage of Tier I capital as of March 31, 2026. Similarly, EVE and NII results for the quarter ended March 30, 2026 have been calculated as a percentage of Tier I capital as of March 31, 2025.

Table DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk

I. Qualitative disclosures

The Bank process for managing and monitoring derivative and counterparty credit risk is based on its assessment of the potential future credit risk as per HO/RBI guidelines.

Counterparty limits are monitored and reported on periodical basis and internal triggers have been put in place to guard against breach in limits. Credit exposures to investments, advances, etc. are monitored separately under the large exposure framework norms for exposure to a single borrower and group borrower and as per Bank's Loan policy or Investment policy as applicable.

II. Quantitative disclosures

As at September 30, 2026

INR million	Forward Exchange Contracts	Interest Rates Derivative Contracts	Cross Currency Swaps	Forward Rate Agreement	Options	Total
Gross positive fair value of contracts	10,950	2,542	4,363	3,612	27,489	48,956
Netting benefits*	-	-	-	-	-	-
Netted current credit	10,950	2,542	4,363	3,612	27,489	48,956

INR million	Forward Exchange Contracts	Interest Rates Derivative Contracts	Cross Currency Swaps	Forward Rate Agreement	Options	Total
exposure (positive mark-to-market)						
Collateral held	-	-	-	-	-	-
Net derivatives credit exposure	10,950	2,542	4,363	3,612	27,489	48,956
Gross potential future exposure	19,916	1,283	12,330	541	35,024	69,094
Netting benefits*	-	-	-	-	-	-
Net potential future exposure	19,916	1,283	12,330	541	35,024	69,094
Exposure at default under Current Exposure Method	30,866	3,825	16,693	4,153	62,513	118,050
Credit exposure for Interest Rate Derivatives exclude hedging deals						
Notional value of credit derivative hedges	Nil	Nil	Nil	Nil	Nil	Nil
Institution's own credit portfolio	Nil	Nil	Nil	Nil	Nil	Nil
• Protection bought	Nil	Nil	Nil	Nil	Nil	Nil
• Protection sold	Nil	Nil	Nil	Nil	Nil	Nil
Institution's Intermediation activity credit portfolio	Nil	Nil	Nil	Nil	Nil	Nil
• Protection bought	Nil	Nil	Nil	Nil	Nil	Nil
• Protection sold	Nil	Nil	Nil	Nil	Nil	Nil

As at March 31, 2026

INR million	Forward Exchange Contracts	Interest Rates Derivative Contracts	Cross Currency Swaps	Forward Rate Agreement	Options	Total
Gross positive fair value of contracts	21,263	2,795	2,813	3,501	16,503	46,875
Netting benefits*	-	-	-	-	-	-
Netted current credit exposure (positive mark-to-market)	21,263	2,795	2,813	3,501	16,503	46,875

INR million	Forward Exchange Contracts	Interest Rates Derivative Contracts	Cross Currency Swaps	Forward Rate Agreement	Options	Total
Collateral held	-	-	-	-	-	-
Net derivatives credit exposure	21,263	2,795	2,813	3,501	16,503	46,875
Gross potential future exposure	12,010	1,283	9,880	618	21,583	45,374
Netting benefits*	-	-	-	-	-	-
Net potential future exposure	12,010	1,283	9,880	618	21,583	45,374
Exposure at default under Current Exposure Method	33,273	4,078	12,693	4,119	38,086	92,249
Credit exposure for Interest Rate Derivatives exclude hedging deals						
Notional value of credit derivative hedges	Nil	Nil	Nil	Nil	Nil	Nil
Institution's own credit portfolio	Nil	Nil	Nil	Nil	Nil	Nil
• Protection bought	Nil	Nil	Nil	Nil	Nil	Nil
• Protection sold	Nil	Nil	Nil	Nil	Nil	Nil
Institution's Intermediation activity credit portfolio	Nil	Nil	Nil	Nil	Nil	Nil
• Protection bought	Nil	Nil	Nil	Nil	Nil	Nil
• Protection sold	Nil	Nil	Nil	Nil	Nil	Nil

** This represents netting benefits with respect to Qualified Central Clearing Counterparties and Bilateral Netting.*

Table DF-11: Composition of Capital

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
Common Equity Tier 1 capital: instruments and reserves				
1.	Directly issued qualifying common share capital plus related stock surplus (share premium)	71,443		
2.	Retained earnings	47,879		A2+A3+A4
3.	Accumulated other comprehensive income (and other reserves)	-		
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-		
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**	**119,322**		
Common Equity Tier 1 capital: regulatory adjustments				
7.	Prudential valuation adjustments	-		
8.	Goodwill (net of related tax liability)	-		
9.	Intangibles (net of related tax liability)	343		
10.	Deferred tax assets	1,812		
11.	Cash-flow hedge reserve	-		
12.	Shortfall of provisions to expected losses	-		
13.	Securitization gain on sale	-		
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	-		

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
	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)	-		
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)	-		
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-		
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26d	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**	**2,155**		
29.	**Common Equity Tier 1 capital (CET1)**	**117,167**		
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
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)	-		
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	-		

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
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	-		
	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)	-		
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-		
41b	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)**	**-**		
45.	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	**117,167**		
	Tier 2 capital: instruments and provisions			
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
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	-		

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
	held by third parties (amount allowed in group Tier 2)			
49.	of which: instruments issued by subsidiaries subject to phase out	-		
50.	Provisions	2,947		B1+B2+B3+B4
51.	**Tier 2 capital before regulatory adjustments**	**2,947**		
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)	-		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	-		
56b	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) admissible for regulatory capital purposes**	**2,947**		
59.	**Total capital (TC = T1 + T2) (45 + 58)**	**120,114**		
60.	**Total risk weighted assets (60a + 60b + 60c)**	**672,800**		
60a	**of which: total credit risk weighted assets**	**619,830**		
60b	**of which: total market risk weighted assets**	**21,639**		
60c	**of which: total operational risk weighted assets**	**31,331**		
Capital ratios and buffers				
61.	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**17.41%**		
62.	**Tier 1 (as a percentage of risk weighted assets)**	**17.41%**		
63.	**Total capital (as a percentage of risk weighted assets)**	**17.85%**		

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
64.	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	-		
65.	of which: capital conservation buffer requirement	-		
66.	of which: bank specific countercyclical buffer requirement	-		
67.	of which: G-SIB buffer requirement	-		
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) – (Point 61 – Point 71)	-		
National minima (if different from Basel III)				
69.	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70.	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
71.	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
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 standardized approach (prior to application of cap)	2,947		B1+B3+B4
77.	Cap on inclusion of provisions in Tier 2 under standardized approach	-		
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				

Sr. no	Particulars	Amount in INR million	Amounts Subject to Pre-Basel III treatment	Reference No.
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)	-		

Note to the template			
Row No. of the template	**Particulars**		**Amount in INR million**
10	Deferred tax assets associated with accumulated losses		-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability		1,812
	Total as indicated in row 10		1,812
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	-
50	Eligible Provisions included in Tier 2 capital (prior to application of cap)		2,947
	Eligible Revaluation Reserves included in Tier 2 capital (prior to application of cap)		-
	Total of row 50		2,947

Table DF-12: Composition of Capital- Reconciliation Requirement

	INR million	Balance sheet as in financial statements	Balance Sheet under regulatory scope of Consolidation
A	**Capital & Liabilities**	As on September 30, 2026	As on September 30, 2026
I	Paid-up Capital	71,443	71,443
	Reserves & Surplus	50,630	50,630
	Minority Interest	-	-
	Total Capital	122,073	122,073
ii	Deposits	468,801	468,801
	of which: Deposits from banks	-	-
	of which: Customer deposits	406,005	406,005
	of which: Other deposits (CASA Deposits)	62,796	62,796
iii	Borrowings	94,365	94,365
	of which: From RBI	-	-
	of which: From banks	33,373	33,373
	of which: From other institutions & agencies	-	-
	of which: Others (TREPS Borrowings)	60,992	60,992
	of which: Capital instruments	-	-
iv	Other liabilities & provisions	66,250	66,250
	Total Capital & Liabilities	**751,489**	**751,489**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	63,466	63,466
	Balance with banks and money at call and short notice	4,592	4,592
ii	Investments:	352,574	352,574
	of which: Government securities	326,606	326,606
	of which: Shares	-	-
	of which: Debentures & Bonds	19,819	19,819
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which: Others (US T bills, Certificate of Deposits etc.)	6,149	6,149
iii	Loans and advances	262,321	262,321
	of which: Loans and advances to banks	14,363	14,363
	of which: Loans and advances to customers	247,958	247,958
iv	Fixed assets	570	570
v	Other assets	67,966	67,966
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	1,812	1,812
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total Assets	**751,489**	**751,489**

INR million		Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation	Reference No.
A	**Capital & Liabilities**			
	Paid-up Capital	**71,443**	**71,443**	**A1**
	of which: Amount eligible for CET1	71,443	71,443	
	of which: Amount eligible for AT1	-	-	
	Reserves & Surplus	**50,630**	**50,630**	
	Statutory Reserves	12,036	12,036	A2
	Capital Reserves	-	-	
	Investment Reserve Account	-	-	B1
	Investment Fluctuation Reserve	-	-	B2
	AFS Reserve	(288)	(288)	A3
	General Reserve	215	215	
	Balance in Profit & Loss A/c	38,667	38,667	
	of which:			
	Unallocated Surplus	2,536	2,536	
	Current period profits not reckoned for Capital Adequacy	-	-	
	Profit Retained in India for Capital to Risk Weighted Assets Ratio (CRAR) purpose	36,131	36,131	A4
	Minority Interest	-	-	
i	**Total Capital**	**122,073**	**122,073**	
ii	**Deposits**	**468,801**	**468,801**	
	of which: Deposits from banks	-	-	
	of which: Customer deposits	406,005	406,005	
	of which: Other deposits (CASA Deposits)	62,796	62,796	
iii	**Borrowings**	**94,365**	**94,365**	
	of which: From RBI	-	-	
	of which: From banks	33,373	33,373	
	of which: From other institutions & Agencies	-	-	
	of which: Others (TREPS Borrowings)	60,992	60,992	
	of which: Capital instruments	-	-	
iv	**Other liabilities & provisions**	**66,250**	**66,250**	
	of which: Provision for Standard Assets	1,269	1,269	B3
	of which: Provision for Country risk	-	-	
	of which: Provision for Bonus	209	209	
	of which: Provision for Unhedged Transaction	1,678	1,678	B4
	of which: Provision for Retirement PL	108	108	
	of which: Provision for Retirement SL	66	66	
	of which: Provision for Straight Line of Rent (AS19)	1	1	
	of which: Provision for Large Exposure through Market Mechanism	-	-	
	of which: Provision for RBI Direction (NPA Automation)	380	380	
	of which: General Provision	-	-	

INR million		Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation	Reference No.
	of which: Provision for Enhancing Credit Supply	-	-	
	of which: DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	Total Capital and Liabilities	**751,489**	**751,489**	
B	**Assets**			
i	**Cash and balances with Reserve Bank of India**	**63,466**	**63,466**	
ia	**Balance with banks and money at call and short notice**	**4,592**	**4,592**	
ii	**Investments**	**352,574**	**352,574**	
	of which: Government securities	326,606	326,606	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	19,819	19,819	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (US T bills, Certificate of Deposits etc.)	6,149	6,149	
iii	**Loans and advances**	**262,321**	**262,321**	
	of which: Loans and advances to banks	14,363	14,363	
	of which: Loans and advances to customers	247,958	247,958	
iv	**Fixed assets**	**570**	**570**	
v	**Other assets**	**67,966**	**67,966**	
	of which:			
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	-	
	Deferred tax assets	1,812	1,812	
	Goodwill on consolidation	-	-	
	Debit balance in Profit & Loss account	-	-	
	Total Assets	**751,489**	**751,489**	

Table DF-13: Main Features of Regulatory Capital Instruments

The Bank has not issued any Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments		
1	Issuer	Not Applicable
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
	Regulatory treatment	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/ group & solo	
7	Instrument type	
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Coupons / dividends	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	

Disclosure template for main features of regulatory capital instruments		
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

Table DF-14: Full Terms and Conditions of Regulatory Capital Instruments

Instruments	Full Terms and Conditions
The Bank has not issued any Regulatory Capital instruments	

Table DF-15: Disclosure Requirements for Remuneration

The Bank's compensation policies including that of CEO's, is in conformity with the Financial Stability Board principles and standards. In accordance with the requirements of the RBI Circular RBI/2019-20/89 DOR.Appt.BC.No.23/29.67.001/2019-20 dated November 4, 2019, the Bank has submitted a declaration to RBI confirming the aforesaid matter and hence this disclosure is not applicable.

Table DF-16: Equities – Disclosure for Banking Book Position

– Not Applicable

Table DF-17: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

	Item	**INR million**
1	Total consolidated assets as per published financial statements	751,489
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	114,924
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	151,086
7	Other adjustments (Asset amounts deducted in determining Basel III Tier 1 capital)	(971)
8	**Leverage ratio exposure**	**1,016,528**

Table DF-18: Leverage Ratio Common Disclosure Template

	Item	INR million
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	752,673
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,155)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**750,518**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	43,743
5	Add-on amounts for PFE associated with all derivatives transactions	71,181
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)**	**114,924**
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**-**
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	460,405
18	(Adjustments for conversion to credit equivalent amounts)	(309,319)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**151,086**
	Capital and total exposures	
20	**Tier 1 capital**	**117,167**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**1,016,528**
22	**Basel III leverage ratio (per cent)**	**11.53%**

Quantitative disclosures

INR million	September 30,2026	March 31,2026	December 31,2025	September 30, 2025
Tier 1 Capital	117,167	107,634	106,131	106,091
Exposure Measure	1,016,528	886,536	835,460	817,636
Leverage Ratio (%)	11.53%	12.14%	12.70%	12.98%

Net Stable Funding Disclosures as at September 30, 2026

The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) in order to ensure resilience over a longer- term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

The NSFR guidelines became effective Oct 1, 2021, and the bank has been monitoring the ratio at daily frequency starting Oct 1 and reporting to RBI on a quarterly basis. The minimum regulatory requirement as set out in the extant RBI guidelines is 100%.

The following tables sets out the unweighted and weighted value of NSFR components as of September 30, 2026,June 30, 2026,March 31, 2026, December 31, 2025, September 30, 2025, June 30, 2025, March 31, 2025, December 31, 2024, September 30, 2024 and June 30, 2024.

As of September 30, 2026

INR million

NSFR Disclosure Template (as of September 30, 2026)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
ASF Item					
1 Capital: (2+3)	120,071	-	-	-	120,071
2 Regulatory Capital	120,071	-	-	-	120,071
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	7	-	-	-	6
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	7	-	-	-	6
7 Wholesale funding: (8+9)	-	-	458,024	-	229,012
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	458,024	-	229,012

NSFR Disclosure Template (as of September 30, 2026)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
10 Other liabilities: (11+12)	146,529	-	-	25,919	25,919
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	146,529	-	-	25,919	25,919
13 Total ASF (1+4+7+10)					**375,008**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,592	-	-	-	2,296
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	97,923	102,568	81,819	128,278
17 Performing loans to financial institutions secured by Level 1 HQLA	-	48,270	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	49,653	28,371	-	21,633
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	71,547	64,650	92,051
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	2,650	17,169	14,594
24 Other assets: (sum of rows 25 to 29)	21,871	148,011	66,716	195,736	145,933
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	16,884	-	-	-	14,352
27 NSFR derivative assets	2,820	-	-	-	2,820

NSFR Disclosure Template (as of September 30, 2026)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
28 NSFR derivative liabilities before deduction of variation margin posted	2,015	-	-	-	2,015
29 All other assets not included in the above categories	152	148,011	66,716	195,736	126,746
30 Off-balance sheet items	158,289	-	-	-	5,914
31 Total RSF	**184,752**	**245,934**	**169,284**	**277,556**	**282,421**
32 Net Stable Funding Ratio (%)					**132.78%**

As of June 30, 2026

INR million

NSFR Disclosure Template (as of June 30, 2026)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	115,952	-	-	-	115,952
2 Regulatory Capital	115,952	-	-	-	115,952
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	5	-	-	-	4
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	5	-	-	-	4
7 Wholesale funding: (8+9)	-	-	339,858	-	169,929
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	339,858		169,929
10 Other liabilities: (11+12)	195,612	-	-	18,933	18,933
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	195,612	-	-	18,933	18,933
13 Total ASF (1+4+7+10)					**304,818**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	6,122	-	-	-	3,061
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	62,947	126,543	73,925	134,226
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1	-	57,447	33,701	-	24,143

NSFR Disclosure Template (as of June 30, 2026)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
HQLA and unsecured performing loans to financial institutions					
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	90,192	58,428	94,760
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	5,500	2,650	15,497	15,323
24 Other assets: (sum of rows 25 to 29)	29,581	121,186	7,851	166,447	119,309
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,663	-	-	-	9,914
27 NSFR derivative assets	3,061	-	-	-	3,061
28 NSFR derivative liabilities before deduction of variation margin posted	1,411	-	-	-	1,411
29 All other assets not included in the above categories	13,446	121,186	7,851	166,447	104,923
30 Off-balance sheet items	145,724	-	-	-	5,324
31 Total RSF	**181,427**	**184,133**	**134,394**	**240,372**	**261,920**
32 Net Stable Funding Ratio (%)					**116.38%**

As of March 31, 2026

INR million

NSFR Disclosure Template (as of March 31, 2026)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
ASF Item					
1 Capital: (2+3)	108,893	-	-	-	108,893

NSFR Disclosure Template (as of March 31, 2026)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	5	-	-	-	4
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	5	-	-	-	4
7 Wholesale funding: (8+9)	-	-	377,009	-	188,504
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	377,009	-	188,504
10 Other liabilities: (11+12)	186,102	-	-	9,484	9,484
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	186,102	-	-	9,484	9,484
13 Total ASF (1+4+7+10)					**306,885**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,904	-	-	-	2,452
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	45,686	109,909	67,448	119,139
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	40,186	30,126	-	21,091
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	79,783	53,446	85,321
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-

NSFR Disclosure Template (as of March 31, 2026)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	5,500	-	14,002	12,727
24 Other assets: (sum of rows 25 to 29)	33,240	146,969	28,948	176,134	122,627
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	14,168	-	-	-	12,043
27 NSFR derivative assets	4,725	-	-	-	4,725
28 NSFR derivative liabilities before deduction of variation margin posted	1,720	-	-	-	1,720
29 All other assets not included in the above categories	12,627	146,969	28,948	176,134	104,139
30 Off-balance sheet items	129,103	-	-	-	4,501
31 Total RSF	**167,247**	**192,655**	**138,857**	**243,582**	**248,719**
32 Net Stable Funding Ratio (%)					**123.39%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of December 31, 2025

INR million

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	108,893	-	-	-	108,893
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	4	-	-	-	4
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	4	-	-	-	4
7 Wholesale funding: (8+9)	-	-	380,464	-	190,232
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	380,464	-	190,232
10 Other liabilities: (11+12)	137,821	-	-	8,988	8,988

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	137,821	-	-	8,988	8,988
13 Total ASF (1+4+7+10)					**308,117**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,055	-	-	-	2,028
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	65,636	122,750	60,334	122,504
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	65,636	21,691	-	20,691
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	101,059	42,424	86,590
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	17,910	15,223
24 Other assets: (sum of rows 25 to 29)	28,261	81,397	57,153	178,256	107,738
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,429	-	-	-	9,715
27 NSFR derivative assets	1,364	-	-	-	1,364
28 NSFR derivative liabilities before deduction of variation margin posted	1,160	-	-	-	1,160

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
29 All other assets not included in the above categories	14,308	81,397	57,153	178,256	95,499
30 Off-balance sheet items	131,531	-	-	-	4,689
31 Total RSF	**163,847**	**147,033**	**179,903**	**238,590**	**236,959**
32 Net Stable Funding Ratio (%)					**130.03%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of September 30, 2025

INR million

NSFR Disclosure Template (as of September 30, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	108,893	-	-	-	108,893
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	3	-	-	-	3
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	3	-	-	-	3
7 Wholesale funding: (8+9)	-	-	383,280	-	191,640
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	383,280	-	191,640
10 Other liabilities: (11+12)	133,975	-	-	8,879	8,879
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	133,975	-	-	8,879	8,879
13 Total ASF (1+4+7+10)					**309,415**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,518	-	-	-	2,259
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	75,420	140,058	53,239	122,230
17 Performing loans to financial institutions secured by Level 1 HQLA	-	29,100	-	-	-

NSFR Disclosure Template (as of September 30, 2025)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	46,320	24,348	-	19,122
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	115,710	38,041	90,190
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	15,198	12,918
24 Other assets: (sum of rows 25 to 29)	13,796	80,339	33,129	176,373	104,672
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,315	-	-	-	9,618
27 NSFR derivative assets	1,102	-	-	-	1,102
28 NSFR derivative liabilities before deduction of variation margin posted	1,216	-	-	-	1,216
29 All other assets not included in the above categories	163	80,339	33,129	176,373	92,736
30 Off-balance sheet items	135,872	-	-	-	4,803
31 Total RSF	154,186	155,759	173,187	229,612	233,964
32 Net Stable Funding Ratio (%)					**132.25%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.