

Disclosure as of 31.12.2017

Table 22

Basel III Common Equity Tier I Disclosure Template

Amt.P.000

Common Equity Tier I capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus.	181000
2	Retained earnings	119241
3	Accumulated other comprehensive income (and other reserves)	-29498
4	<i>Directly issued capital subject to phase out from CET1 CAPITAL(only applicable to non-joint stock companies)</i>	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 CAPITAL)	
6	<b>Common Equity Tier I capital before regulatory adjustments</b>	270743
Common Equity Tier I capital: regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights(net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II frame work)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount 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 financials	
24	of which :mortgage servicing rights	

25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier II to cover deductions	
28	<b>Total regulatory adjustments to Common equityTier I</b>	
29	<b>Common Equity Tier I capital(CET1 CAPITAL)</b>	<b>270743</b>
<b>Additional Tier I capital: instruments</b>		
30	Directly issued qualifying Additional Tier I instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier I</i>	
34	Additional Tier Instruments(and CET1 CAPITAL instruments not included in row5) issued by subsidiaries and held by third parties (amount allowed in groupAT1)	
35	<i>Of which:instruments issued by subsidiaries subject to phaseout</i>	
36	<b>Additional Tier I capital before regulatory adjustments</b>	
<b>Additional Tier I capital:regulatory adjustments</b>		
37	Investments in own Additional Tier I instruments	
38	Reciprocal cross-holdings in Additional Tier I instruments	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,where the bank does not own more than10% of the issued common share capital of the entity (amount above10% threshold)	
40	Significant investments in the capital of banking,financial and insurance entities that are outside the scope of regulatory consolidation(net of eligible short positions)	
41	National specific regulatory adjustments	
42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier I capital</b>	
44	<b>Additional Tier I capital(AT1)</b>	
45	<b>Tier I capital(T1=CET1 CAPITAL+AT1)270743</b>	
<b>Tier II capital :instruments and provisions</b>		
46	Directly issued qualifying Tier II instruments plus related stock surplus	
47	<i>Directly issued capital instruments subject to phase out from Tier II</i>	
48	Tier II instruments(and CET1 CAPITAL and AT1 instruments not included in rows 5or 34)issued by subsidiaries and held by third parties(amount allowed in group Tier II)	
49	<i>Of which:instruments issued by subsidiaries subject to phaseout</i>	
50	Provisions11876	
51	<b>Tier II capitalbeforeregulatoryadjustments11876</b>	
<b>Tier II capital:regulatoryadjustments</b>		

52	Investments in own Tier II instruments	
53	Reciprocal cross-holdings in Tier I instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold).	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	
56	National specific regulatory adjustments	
57	<b>Total regulatory adjustments to Tier II capital</b>	0
58	<b>Tier II capital (T2)</b>	11876
59	<b>Total capital (TC=T1+T2)</b>	282619
60	<b>Total risk-weighted assets</b>	890476
<b>Capital ratios and buffers</b>		
61	Common Equity Tier I (as a percentage of risk weighted assets)	30.40
62	<i>Tier I (as a percentage of risk-weighted assets)</i>	30.40
63	<i>Total capital (as a percentage of risk weighted assets)</i>	31.74
64	<i>Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</i>	
65	<i>Of which: capital conservation buffer requirement</i>	
66	<i>Of which: bank specific counter cyclical buffer requirement</i>	
67	<i>Of which: G-SIB buffer requirement</i>	
68		
<b>Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)</b>		
	<i>National Common Equity Tier I minimum ratio (if different from Basel III minimum)</i>	15.40
70	<i>National Tier I minimum ratio (if different from Basel III minimum)</i>	15.40
71	<i>National total capital minimum ratio (if different from Basel III minimum)</i>	16.74
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>		
72	<i>Non-significant investments in the capital of other financials</i>	
73	<i>Significant investments in the common stock of financials</i>	
74	<i>Mortgage servicing rights (net of related tax liability)</i>	
75	<i>Deferred tax assets arising from temporary differences (net of related tax liability)</i>	
<b>Applicable caps on the inclusion of provisions in Tier II</b>		
76	<i>Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach (prior to application of cap)</i>	
77	<i>Cap on inclusion of provisions in Tier II under standardized approach</i>	
78	<i>Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach (prior to application of cap)</i>	

79	Cap for inclusion of provisions in Tier II under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements(only applicable between 1Jan2015 and 1Jan2020)</b>		
80	Current cap on CET1 CAPITAL instruments subject to phase out arrangements	
81	Amount excluded from CET1 CAPITAL 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 redemption sand maturities)	

**Table 25**

	<b>Balance sheet as in published financial statements</b>	<b>Under regulatory scope of consolidation</b>
	<b>As at period end</b>	<b>As at period end</b>
<b>Assets</b>		
Cash and balances at central banks	119457	119457
Items in the course of collection from other banks	56433	56433
Trading portfolio assets	419103	419103
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to banks		
Loans and advances to customers	980930	980930
Reverse repurchase agreements and other similar		
<b>Secured lending</b>		
Available for sale financial investments		
Current and deferred tax assets	10	10
Prepayments, accrued income and other assets	6651	6651
Investments in associates and joint ventures		
Goodwill and intangible assets		
Property, plant and equipment	5417	5417
<b>Total assets</b>	<b>1588001</b>	<b>1588001</b>
<b>Liabilities</b>		
Deposits from banks		
Items in the course of collection due to other banks	56136	56136
Customer accounts	1233350	1233350
Repurchase agreements and other similar secured borrowing		
Trading portfolio liabilities		

Financial liabilities designated a fair value		
Derivative financial instruments		
Debt securities in issue		
Accruals, deferred income and other liabilities	15896	15896
Current and deferred tax liabilities		
Subordinated liabilities		
Provisions		
Retirement benefit liabilities		
<b>Total liabilities</b>	<b>1305382</b>	<b>1305382</b>
<b>Shareholders' Equity</b>		
Paid-in share capital	181000	181000
Retained earnings	119241	119241
Accumulated other comprehensive income	-17622	-17622
<b>Total shareholders' equity</b>	<b>282619</b>	<b>282619</b>

Table 26

Expanded Regulatory Balance Sheet

	Balance sheet as in	Under regulatory	Reference
	published financial statements	scope of consolidation	
	As at period end	As at period end	
<b>Assets</b>			
Cash and balances at central banks	119457	119457	
Items in the course of collection from other banks	56433	56433	
Trading portfolio assets	419103	419103	
Financial assets designated at fair value			
Derivative financial instruments			
Loans and advances to banks			
Loans and advances to customers	980930	980930	
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments			
Current and deferred tax assets	10	10	
Prepayments, accrued income and other assets	6651	6651	
Investments in associates and joint ventures			
Good will and intangible assets			
of which goodwill			a
of which other intangibles(excludingMSRs)			b

of which MSRs			c
Property, plant and equipment	5417	5417	
<b>Total assets</b>	<b>1588001</b>	<b>1588001</b>	
<b>Liabilities</b>			
Deposits from banks			
Items in the course of collection due to other banks	56136	56136	
Customer accounts	1233350	1233350	
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fairvalue			
Derivative financial instruments			
Debt securities in issue			
Accruals, deferred income and other liabilities	15896	15896	
Current and deferred tax liabilities			
Of which DTLs related to good will			d
Of which DTLs related to intangible assets (excluding MSRs)			e
Of which DTLs related to MSRs			f
Subordinated liabilities			
Provisions			
Retirement benefit liabilities			
<b>Total liabilities</b>	<b>1305382</b>	<b>1305382</b>	
<b>Shareholders' Equity</b>			
Paid-in share capital	181000	181000	
of which amount eligible for CET1	181000	181000	h
<b>CAPITAL</b>			
of which amount eligible for AT1			i
Retained earnings	119241	119241	
Accumulated other comprehensive income	-17622	-17622	
<b>Total shareholders' equity</b>	<b>282619</b>	<b>282619</b>	

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

<b>Common Equity Tier I capital :instruments and reserves</b>			
		Component of regulatory capital reported by bank	Source based on Reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step2.
1	Directly issued qualifying common share(and equivalent form on-joint stock companies)capital plus related stock surplus.	181000	Capital infused by Bank of Baroda
2	Retained earnings	119241	
3	Accumulated other comprehensive income (and other reserves)	-29498	
4	<i>Directly issued capital subject to phase out from CET1 CAPITAL(only applicable to non- joint stock companies)</i>		
5	Common share capital issued by subsidiaries and held by third parties(amount) allowed in group CET1 CAPITAL)		
6	<b>Common Equity Tier I capital before regulatory adjustments</b>	270743	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		a-d