BASEL III PILLAR III DISCLOSURES

JP Morgan Chase Bank, N.A., India

Period ended June 30, 2026

Basel III - Pillar III disclosures for the period ended June 30, 2026

I. Table DF-1: Scope of Application

The Basel III Pillar III disclosures included herein are made solely to meet the requirements in India, and relate solely to the activities of applicable to all JPMorgan Chase Bank, N.A., branches in India, (“JPMorgan Chase Bank, N.A., a scheduled commercial bank under the Reserve Bank of India Act, 1934 acting through its branches in India (hereinafter referred to as “The Bank”)) and its associates, Non Banking Financial Company (NBFC) which is J.P. Morgan Securities India Private Limited (“JPMSI”) and J.P. Morgan India Private Limited ("JPMIPL") engaged primarily in Merchant Banking, Underwriting, Stock Broking business and Corporate Advisory. The Bank, JPMSI and JPMIPL are wholly-owned subsidiaries of JPMorgan Chase & Co. (“The Firm”) and together constitute “The Consolidated Bank” in line with the Reserve Bank of India (“RBI”) guidelines on the preparation of consolidated prudential returns.

For the purpose of financial reporting, the Bank is not required to consolidate its associate in accordance with Accounting Standard (‘AS’) 21, Consolidated Financial Statements.

For the purpose of consolidated prudential regulatory reporting, the consolidated Bank includes JPMSI and JPMIPL as required under Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025.

The Bank does not have any subsidiaries nor does it hold any major stake in any company.

For a comprehensive discussion of risk management of the Firm, including its consolidated subsidiaries, please refer to Firm's Annual Report for the year ended December 31, 2025, which is available in the Investor Relations section of www.jpmorganchase.com.

Details of associate of the Bank along with the consolidation status for accounting and regulatory purposes are given below:

a. Accounting and regulatory consolidation

Name of the entity / Country of incorp-oration	Included under accounting scope of consolidation (yes / no)	Method of consoli-dation	Included under regulatory scope of consoli-dation (yes / no)	Method of consolid-ation	Reasons if consolidated under only one of the scopes of consolidation
J.P. Morgan Securities India Private Limited / (India)	No	NA	Yes	Line by line consolidation method adopted as per AS-21. The financial statements are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time)	As per the RBI circular number DBOD. No. BP. BC. 72/ 21.04.018/ 2001-02 dated February 25, 2003 the Bank is not required to publish consolidated financial statements as per AS-21, whereas the Branch is required to include this associate under regulatory scope of consolidation

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J.P. Morgan India Private Limited	No	NA	Yes	Line by line consolidation method adopted as per AS-21 The financial statements are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time)].	As per the RBI circular number DBOD. No. BP. BC. 72/ 21.04.018/ 2001-02 dated February 25, 2003 the Branch is not required to publish consolidated financial statements as per AS-21, whereas the Branch is required to include this associate under regulatory scope of consolidation.

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

(Rs. in million)

Name of the entity/ Country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) #	% of bank's holding in the total equity	Regulator 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)
J.P. Morgan Services India Private Limited*	The Company is registered with the Software Technology Parks of India (STPI) and is engaged in providing software services and information technology enabled services.	314	NIL	Not Applicable	290,842
JPMorgan Asset Management India Private Limited	The principal activity of the Company was to act as financial advisors, investment managers and investment advisors, and to render financial management, financial consultancy and advisory services. The Board of Directors on March 22, 2016 passed a resolution to transfer the right to manage the schemes of JPMorgan Mutual Fund to another third party investment manager registered with	2,701	NIL	Not Applicable	1,231

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	SEBI. The transfer was effective November 26, 2016. Consequently, the Company is no longer the investment manager of the schemes of the JPMorgan Mutual Fund and business has discontinued. Further on company's request, SEBI vide its letter dated 13th June 2018, has cancelled the certificate of registration of JP Morgan Mutual Funds and has withdrawn the approval granted to JPMorgan Asset Management India Private Limited, to act as the Asset Management Company to the Mutual Fund				
JPMorgan Mutual Fund India Private Limited	The principal activity of the Company was to act as trustees, administrators, representatives or nominees of or for any mutual or other funds. The Board of Directors on March 22, 2016 passed a resolution to transfer the trusteeship of the schemes of JPMorgan Mutual Fund to another third party trustee company registered with SEBI. The transfer was effective November 26, 2016. Consequently, the Company is no longer the trustee of the schemes of the JPMorgan Mutual Fund and business has discontinued. Further on company's request, SEBI vide its letter dated 13th June 2018, has cancelled the certificate of registration of JPMorgan Mutual Funds and JPMorgan Mutual Fund India Private Limited can no longer carry out activity as a Trustee Company	1	NIL	Not Applicable	11

Note:

1. # Represents Equity Share Capital
2. The above numbers represents balances as at 31st March, 2026
3. * Prepared as per Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time)].

c. List of group entities considered for consolidation

(Rs. in million)

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)*#	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)*
J.P. Morgan Securities India Private Limited (India)	NBFC	4,502	48,808
J.P. Morgan India Private Limited	Merchant banking, Underwriting, Stock broking and investment advisory	879	181,476

Note:

1. # Represents Equity Share Capital
2. * Amounts represent balances as at 30th June, 2026 prepared as per Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time).

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

As of June 30, 2026, the Bank does not have any subsidiaries; hence it is not required to make any deductions for capital deficiencies.

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

As of June 30, 2026, the Bank does not have investment in any insurance entity.

f. Restrictions or impediments on transfer of funds or regulatory capital within the banking group

There are no restrictions or impediments on transfer of funds within the Group.

II. Table DF-2 Capital Adequacy

The Firm's capital management framework is intended to ensure that there is sufficient capital to support the underlying risks of the Firm's business activities and to maintain "well-capitalized" status under US regulatory requirements. In addition, the Firm holds capital above these requirements as deemed appropriate to achieve management's regulatory and debt rating objectives. The Firm assesses its capital adequacy relative to the risks underlying the Firm's business activities, utilizing internal risk-assessment methodologies.

At local level, the Bank leverages to the extent possible the group-wide capital management framework and risk assessment methodologies. These considerations are formalized as part of a local Internal Capital Adequacy Assessment Process (ICAAP), as required by RBI regulation.

The Capital Management process at bank local level is coordinated by the Finance department with inputs from appropriate local and firm wide risk specialists, and is reviewed by the Bank's Management Committee (MANCOM). It is the responsibility of MANCOM to determine the appropriate level of capitalization for the Bank and to ensure the businesses are managed within those capital limits or to request for additional capital in accordance with the Firm's Major Capital Infusion policy. In the normal course of events, MANCOM reviews the adequacy of capital periodically.

A summary of the Consolidated Bank capital requirement under Basel III guidelines for credit risk, market risk and operational risk and the capital adequacy ratio as on June 30, 2026 is presented below.

Capital requirements for credit risk (Rs. in million)

Particulars	Amount[1]
- Portfolios subject to standardized approach	122,635
- Securitization exposure	2,894
Total	**125,529**

Capital requirements for market risk

Standardized duration method	Amount[1]
- Interest rate risk	40,209
- Foreign exchange risk (including gold)	3,960
- Equity risk	130
Total	**44,299**

Capital requirements for operational risk

Particulars	Amount[1]
- Basic indicator approach	**28,804**

Particulars	Standalone[2]	Consolidated[1]
CRAR	19.56%	27.85%
Tier I CRAR	17.09%	25.69%
Tier II CRAR	2.47%	2.16%

Notes:-

1. Includes entities considered under regulatory scope of consolidation.
2. Standalone represents JPMorgan Chase Bank, N.A., India.

III. Table DF-3: Credit Risk

Credit Risk Management Policy

Credit risk is the risk of loss arising from the default of a customer, client or counterparty. The Firm provides credit to a variety of customers, ranging from large corporate and institutional clients to the individual consumers and small businesses. The Firm manages the risk/reward relationship of each credit and discourages the retention of assets that do not generate a positive return above the cost of risk-adjusted capital.

The Board of Directors' Risk Committee (Board Risk Committee) and the Firm's CEO mandate the existence of an Independent Risk Management (IRM) function. The CEO appoints Firm's Chief Risk Officer (CRO) to create the Risk governance structure subject to approval by the Board Risk Commiitee in the form of Primary Risk Policies, and to manage the IRM function on a day to day basis.

Credit Risk management is an independent risk management function that monitors and measures credit risk throughout the Firm and defines credit risk policies and procedures. The Firm's credit risk management governance consists of the following primary functions:

Establishing and mainitaning a credit risk policy framework.

Monitoring and measuring credit risk across all portfolio segments, including transaction and exposure approval.

Setting industry concentration limits and establishing underwriting guidelines.

Assigning and monitoring credit authorities in connection with the approval of all credit exposure.

Managing criticized exposures and delinquent loans.

Establishing credit losses and ensuring appropriate credit risk-based capital management.

In India, the Bank appoints a CRO, based on recommendation received from the global risk organisation of the firm, as further approved by the MANCOM. The CRO is responsible for enterprise wide risk management covering credit, market, liquidity, interest rate, reputation and operational risk. The CRO will oversee the risk management department in India and will not perform any other roles like CEO, CFO, COO, Audit or such other functions, and will only be involved in risk management functions.

Risk identification

The Firm is exposed to credit risk through its underwriting, lending, market-making, and hedging activities with and for clients and counterparties, as well as through its operating services activities (such as cash management and clearing activities), securities financing activities, investment securities portfolio and cash placed with other banks/counterparties. Credit risk management works in partnership with the business segments in identifying and aggregating exposures across all lines of business.

Risk measurement

To measure credit risk, the Firm employs several methodologies for estimating the likelihood of obligor or counterparty default. Credit risk measurement is based upon the amount of exposure should the obligor or the counterparty default, the probability of default and the loss severity given a default event. These finally result in a facility grade for each facility sanctioned by the Firm to a customer. Based on these factors and related market-based inputs, the Firm estimates credit losses for its exposures. Probable credit losses inherent in the consumer and wholesale held for investment loan portfolios are reflected in the allowance for loan losses, and probable credit losses inherent in lending-related commitments are reflected in the allowance for lending related commitments. These losses are estimated using statistical analysis and other factors. In addition, potential and unexpected credit losses are reflected in the allocation of credit risk capital and represent the potential volatility of actual losses relative to the established allowances for loan losses and lending related commitments. Risk measurement for the wholesale portfolio is assessed primarily on a risk rated basis.

Credit loss estimates are based on estimates of the probability of default (“PD”) and loss severity given a default. The estimation process includes assigning risk-ratings to each borrower and credit facility to differentiate risk within the portfolio. These risk-ratings are reviewed regularly by Credit Risk Management and revised as needed to reflect the borrower’s current financial position, risk profile and related collateral. The probability of default is estimated for each borrower, and a loss given default is estimated considering the collateral and structural support for each credit facility. The calculations and assumptions are based on historic experience and management judgment and are reviewed regularly.

Risk monitoring

The Firm has developed policies and practices that are designed to preserve the independence and integrity of the approval and decision-making process of extending credit to ensure credit risks are assessed accurately, approved properly, monitored regularly and managed actively at both the transaction and portfolio levels. The Firm’s policy framework establishes credit approval authorities, concentration limits, risk-grading methodologies, portfolio review parameters and guidelines for management of distressed exposures. Wholesale credit risk is monitored regularly at an aggregate portfolio, industry and an individual client and counterparty level. In order to meet credit risk management objectives, the Firm seeks to maintain a risk profile that is diverse in terms of borrower, product type, industry and geographic concentration. Management of the Firm's wholesale exposure is accomplished through loan underwriting and credit approval process, loan syndication and participations, loan sales and securitisations, credit derivatives, use of master netting agreements and collateral and other risk-reduction techniques.

At a local level, the consolidated bank monitors large exposures in accordance with RBI regulations on single / group obligor limits. This ensures that large single obligor / group exposures are managed within appropriate limits set in relation to our capital resources. For the Bank, Single and Group Obligor exposure limits are set as per the Large Exposures Framework (LEF) guidelines of the RBI. Exposure are closely monitored on the daily basis against internal limits which are set lower than the regulatory ceiling. When an exposure is reasonably close to internal limits it will be tracked closely to ensure that there are no breaches of the regulatory ceiling through fresh disbursals/transactions. Any breaches in the internal limits are highlighted to senior management immediately along with the reasons for the breach. Management then takes a decision on the future course of action on exposures to that particular client. Regulatory breaches, if any are also reported to RBI. In addition, industry concentrations and risk mitigation through collateral are also addressed in the local credit policies for all credit exposures. The local policy for the Bank also specifically addresses the RBI guidelines that the Bank will follow with respect to its exposure to sectors like Real Estate, and NBFC’s, and policies governing transfer of loans and securitisation.Further, in line with RBI regulation on Exposure to Intra group entities, (ITEs), the bank has implemented daily exposure monitoring process for single entity and intra group entity exposure.

Risk reporting

At a firm level, to enable monitoring of credit risk and effective decision making, aggregate credit exposure, credit quality forecasts, concentration levels and risk profile changes are reported regularly to senior members of credit risk management. Detailed portfolio reporting of industry, customer, product and geographic concentrations occurs monthly, and the appropriateness of the allowance for credit losses is reviewed by senior management at least on a quarterly basis. Through the risk reporting and governance structure, credit risk trends and limit exceptions are provided regularly to and discussed with Senior Management and the Board of Directors as appropriate.

At a local level, the Credit Risk function reports into the India Chief Credit Officer and is additionally overseen by the India CRO of the Bank. The CRO works closely with the regional as well as global

Credit Risk Management (CRM) teams to ensure that the credit exposure taken at the Bank is in line with the Bank's risk management policy framework. There is a comprehensive credit authority / delegation framework in place which enables decision making to be escalated/delegated in response to the size and risk intensity of the request.

The India Credit Committee (ICC) approves the credit exposure that is to be booked in the Bank in accordance with the loan policy.

The ICC meets on a periodic basis and accords its decision on credit/investment requests from the various business units at the Bank. Similarly for JPMSI the Credit and Investment Committee reviews and approves proposals to book loans and advances in this entity. Once every 2 months, the India Risk Committee (IRC) reviews the Bank's portfolio and break-down of the portfolio by sector, security, products, rating etc and updates on the sensitive sectors, unhedged foreign currency exposure, etc are reviewed on a quarterly basis by the IRC. JPMSI Risk Management Committee (RMC) reviews the credit portfolio on a quarterly basis.

Definition of past due and impaired

Any amount due to the consolidated bank under any credit facility is 'overdue' if it is not paid on the due date fixed (i.e. is not paid as per the date the obligor is obligated to pay). In case of the Bank an NPA shall be a loan or an advance or a derivative contract where any amount to be received (as per the contractual terms) remains overdue for a period of more than 90 days or in respect of an Overdraft/Cash Credit the account remains 'out of order' for a period of more than 90 days, in line with RBI directives. Likewise, in case of JPMSI, NPA shall be an asset where any amount to be received (as per the contractual terms) remains overdue for a period of 3 months or more.

Quantitative Disclosure

(Rs. in million)

Gross credit exposures	**Amount[1]**
Fund based	1,362,796
Non fund based	851,340
Total	**2,214,136**

(Rs. in million)

Geographic distribution of exposures	**Amount[1]**
Fund based – domestic	943,486
Non fund based – domestic	851,340
Fund based – overseas	419,310
Non fund based – overseas	-
Total	**2,214,136**

Note :- 1. Includes entity considered under regulatory scope of consolidation and excludes investments covered under specific market risk and other assets.

Industry type disclosure of exposures[1]

(Rs. in million)

Industry	Fund Based	Non Fund Based	Total Exposure
Services	695,474	700,872	1,396,346
NBFC	166,007	39,251	205,258
All Engineering - Others	64,436	19,350	83,786
Computer Software	61,657	12,139	73,796
Trading	53,487	1,836	55,323
Vehicles, Vehicle Parts and Transport Equipments	48,553	4,859	53,412
Chemical Dyes Paints - Drugs and Pharma	38,130	6,502	44,632
Chemical Dyes Paints - Others	29,128	9,520	38,648
Beverages - Others	33,158	772	33,930
Basic Metal and Metal Products - Iron and Steel	29,147	2,728	31,875
Other Industries	18,408	9,163	27,571
All Engineering - Electronic	25,109	2,346	27,455
Infrastructure - Telecommunication	23,048	3,671	26,719
Food Processing - Others	13,069	6,421	19,490
Cement and Cement Products - Cement	13,249	4,173	17,422
Basic Metal and Metal Products - Other Metal and Metal Prod	5,141	8,881	14,022
Infrastructure-Others	13,700	250	13,950
Petroleum, Coal Products and Nuclear Fuels - Petroleum	4,218	8,185	12,403
Infrastructure-Electricity Generation/Transmission	6,211	4,539	10,750
Textiles	9,632	139	9,771
Food Processing - Vegetable Oils and Vanaspati	4,350	39	4,389
Infrastructure - Airport	443	2,815	3,258
Infrastructure - Water Sanitation	1,848	1,042	2,890
Glass & Glassware - Glass & Glassware	2,367	-	2,367
Food Processing - Coffee	1,300	6	1,306
Infrastructure - Roads and Bridges	-	1,059	1,059
Rubber, Plastic & Products	625	8	633
Commercial Real Estate	-	452	452
Chemical Dyes Paints - Petro Chemicals	180	238	418
Wood Products	335	-	335
Infrastructure - Social and Commercial	300	-	300
Professional Services	30	61	91
Paper and Paper Products	50	1	51
Gems and Jewellery	6	22	28
Total	**1,362,796**	**851,340**	**2,214,136**

Note :-

1. Includes entity considered under regulatory scope of consolidation and excludes investments covered under specific market risk and other assets.

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Residual contractual maturity breakdown of assets[1]

(Rs in million)

Maturity Bucket	Cash and Balances with RBI	Balances with Banks[2]	Investment	Advances	Fixed Asset	Other Assets	Grand Total
1 day	54,353	461,514	711,833	2,120	-	3,013	1,232,833
2-7 days	6,057	7,244	32,338	35,021	-	1,274	81,934
8-14 days	1,270	3,250	6,784	20,147	-	812	32,263
15 - 30 days	1,055	2,010	5,634	53,046	-	2,246	63,991
31 Days to 2 months	1,423	747	7,597	46,497	-	2,757	59,021
>2 months to 3 months	1,613	8,037	8,611	19,556	-	1,010	38,827
>3 months to 6 months	803	40,977	5,516	18,379	-	2,100	67,775
>6 months to 1 year	677	44,549	49,305	2,240	-	1,286	98,057
>1 year to 3 years	4,230	-	76,484	44,955	-	7,985	133,654
>3 years to 5 years	-	1	56,210	1,443	-	153	57,807
>5 years	-	-	113,243	13,124	1,072	79,167	206,606
Total	**71,481**	**568,329**	**1,073,555**	**256,528**	**1,072**	**101,803**	**2,072,768**

Note :- 1. Includes entity considered under regulatory scope of consolidation
2. Including Money at call and short notice.
3. The above has been prepared on similar guidelines as used for the statement of structural liquidity

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(Rs. In million)

Amount of NPAs (Gross)	Amount[1]
Substandard	-
Doubtful 1	-
Doubtful 2	-
Doubtful 3	-
Loss	-
Gross NPAs	-
Net NPAs	-
NPA Ratios	-
Gross NPAs to gross advances	0.00%
Net NPAs to net advances	-
Movement of NPAs (Gross)	
Opening balance	-
Additions	-
Reductions	-
Closing balance	-
Movement of provisions for NPAs	
Opening balance	-
Provision made during the year	-
Write-off/ Write- back of excess provisions	-
Closing balance	-
Amount of non-performing investments[3]	-
Amount of provisions held for non-performing investments[3]	-
Movement of provisions for depreciation/appreciation on investments	
Opening balance[2]	41,398
Depreciation / (Appreciation) booked during the year[4]	(32,563)
Write-off	-
Write-back of excess provisions	-
Closing Depreciation / (Appreciation)	**8,835**

Note :- 1. Includes entity considered under regulatory scope of consolidation.
2.Represents balance as of 1st April 2026.

Movement of Specific & General Provisions

(Rs. in million)

Movement of Provisions	Specific Provisions	General Provisions
Opening balance	-	3,054
Provisions made during the year	-	280
Write-off	-	-
(Write-back) of excess provisions	-	-
Adjustments/Transfers between provisions	-	-
Closing balance	**-**	**3,334**

Note: -

1. Includes entity considered under regulatory scope of consolidation.
2. Represents balance as of 1st April 2026.
3. The above provision does not include provision for country risk.
4. General provision includes standard asset provision on loans and derivatives including provision on unhedged foreign currency exposures

(Rs. in million)

Write offs that have been booked directly to the income statement[1]	-
Recoveries that have been booked directly to the income statement	-

Note :- 1. Includes entity considered under regulatory scope of consolidation.

Major Industry's breakup of NPA, Specific & general provisions & write offs during the period[1]:

(Rs. in million)

Industry	Gross NPAs	Specific Provision	General Provision [2]	Write off
Services	-	-	1,394	-
NBFC	-	-	289	-
Vehicles, Vehicle Parts and Transport Equipments	-	-	210	-
Computer Software	-	-	184	-
Trading	-	-	153	-
All Engineering - Others	-	-	144	-
Basic Metal and Metal Products - Iron and Steel	-	-	125	-
Beverages - Others	-	-	116	-
Infrastructure - Telecommunication	-	-	115	-
All Engineering - Electronic	-	-	110	-
Chemical Dyes Paints - Others	-	-	91	-
Chemical Dyes Paints - Drugs and Pharma	-	-	67	-
Cement and Cement Products	-	-	52	-
Textiles	-	-	45	-
Food Processing - Others	-	-	43	-
Food Processing - Vegetable Oils and Vanaspati	-	-	40	-
Basic Metal and Metal Products - Other Metal and Metal Prod	-	-	38	-
Petroleum, Coal Products and Nuclear Fuels - Petroleum	-	-	32	-
Infrastructure-Electricity Generation/Transmission	-	-	26	-
Other Industries	-	-	26	-
Infrastructure-Others	-	-	17	-
Food Processing - Coffee	-	-	13	-
Infrastructure- Water and Sanitation	-	-	2	-
Wood Products	-	-	1	-
Rubber, Plastic and Products	-	-	1	-
Total	**-**	**-**	**3,334**	**-**

Note:
1. Includes entity considered under regulatory scope of consolidation.
2. General provision includes standard asset provision on loans and derivatives including provision on unhedged foreign currency exposure.
3. The above general provision does not include provision for country risk.

IV. Table DF-4 - Credit Risk: Standardised approach

The consolidated bank is using issue ratings which are assigned by the accredited rating agencies viz. CARE, CRISIL, ICRA, India Ratings and ACUITE published in the public domain to assign risk-weights in terms of RBI guidelines for certain exposures. Final ratings applied are in line with the RBI requirements.

Details of Gross Credit Risk Exposure (fund based and non-fund based) after adjusting risk mitigation based on Risk - Weight:

(Rs. in million)

Particulars	Amount[1]
Below 100% risk weight	1,044,112
100% risk weight	24,504
More than 100% risk weight	1,038,318
Deducted	-
Total	**2,106,934**

Note:-1. Includes entity considered under regulatory scope of consolidation.

XVIII. Leverage Ratio

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framework) divided by the exposure measure. The Bank is required to maintain a minimum leverage ratio of 3.5%. As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at June 30, 2026 (including prior quarters) are as follows:

(Rs. in million)

Particulars	As on 30-Jun-2026	As on 31-Mar-2026	As on 31-Dec-2025	As on 30-Sep-2025
Tier 1 Capital	318,906	313,286	305,351	285,378
Exposure Measure	2,601,359	2,496,298	2,385,781	2,342,893
Leverage Ratio	12.26%	12.55%	12.80%	12.18%

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