

BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES (Incorporated in Bahrain with Limited Liability)

INDEPENDENT AUDITOR'S REPORT

The Acting Country Head & CEO-India

Bank of Bahrain & Kuwait B.S.C-Indian Branches

Report on Audit of the Financial Statements

We have audited the standalone financial statements of Bank of Bahrain and Kuwait B.S.C-Indian Branches ("the Bank"), which comprise the Balance Sheet as at March 31, 2023, the Profit and Loss Account, the Statement of Cash Flows for the year then ended, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 ("the Act") in the manner so required for Banking Companies and give a true and fair view in conformity with the Accounting Standards prescribed unde section 133 of the Act read with Companies (Accounts) Rules, 2014 as amended and other accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2023 and its profit and its cash flows for the year ended on that date

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of The Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Standalone Financial Statements and Auditor's Report Thereon

The Bank's Management is responsible for the other information. The other information comprises the information in the Pillar 3 disclosure under the New Capital Adequacy Framework (Basel III disclosures) but does not include the financial statements and our auditor's report thereon. Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, examine whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged with Governance

Responsibilities of Management and Those charged with Governance for Standalone Financial Statements

The Bank's Management is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act and the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time (the "RBI Guidelines") as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud

In preparing the standalone financial statements, the Bank's Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Bank's Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to

The bank's Management is also responsible for overseeing the Bank's financia reporting process

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 43(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate Internal Financial Controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves

Materiality is the magnitude of the misstatements in the Financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) Planning of the scope of our Audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable

Report on Other Legal and Regulatory Requirements:

- 1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with Section 133 of the Act and relevant rules issued thereunder. 2. As required by sub-section (3) of Section 30 of the Banking Regulation Act,
- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of
- our audit and have found them to be satisfactory; b) The transactions of the Bank, which have come to our notice during the course of our audit, have been within the powers of the Bank;
- c) Since the key operations of the Bank are automated with the key applications largely integrated to the core banking system, it does not require its branches to submit any financial return. Accordingly, the audit is carried out centrally at the head office, as all the necessary records and data required for the purposes of our audit are made available to us.
- As required by sub-section 143(3) of the Act, we report that
- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books:
- c) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of
- d) In our opinion, the aforesaid financial statements comply with the ng Standards specified under Section 133 of the The Companies Act, 2013, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
- e) With respect to the adequacy of the Internal financial controls over Financial reporting of the bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A";
- f) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules 2014, in our opinion and to the best of our information and according to the
- explanations given to us: The bank has disclosed details regarding pending litigations in schedule 12 and Note 18.16.8 of Schedule 18 of financial statements.

- The bank does not have any long-term contracts including derivative contracts for which there were any material foreseeable losses iii. There were no amounts which were required to be transferred to the
- Investor Education and Protection Fund by the Bank iv. With respect to the matter to be included in the Auditor's Report under
- section 197(16), the requirements of section 197 of the Companies Act, 2013 are not applicable considering the Bank is a branch of Bank of Bahrain & Kuwait B.S.C, which is incorporated in Bahrain v. (i) The management has represented that, to the best of it's knowledge
- and belief, no funds have been advanced or loaned or invested ceither from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(is) including foreign entities ("Intermediaries"), with the understanding whether recorded in writing or otherwise, that the Intermediary shall whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; v. (ii) The management has represented, that, to the best of its knowledge
- and belief, no funds have been received by the bank from any person(s) or entity(is), including foreign entities ("Funding Parties") with the understanding, whether recorded in writing or otherwi that the bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoeve by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultima Beneficiaries; and
- v (iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under subclause (i) and (ii) contain any material miss-statement.
- vi. The requirements of section 123 of the companies Act, 2013 are not applicable considering the Bank is a branch of Bank of Bahrain & Kuwait B.S.C, which is incorporated with limited liability in Bahrain.

The audit of standalone financial statements for the year ended March 31, 2022 was conducted by A P Sanzgiri & Co. Chartered Accountants, the statutory auditor of the Bank, who had expressed an unmodified opinion on those financial statements on 27.06.2022. Accordingly, we, Raju and Prasad Chartered Accountants, do not express any opinion on the figures reported in the standalone financial statements for the year ended as at March 31, 2022.

For Raju and Prasad Chartered Accountants FRN: 003475 S

Avinash T Jain Partner M No: 041689 UDIN: 23041689BGVQLN1558 Place: Mumba Date: 23.06.2023

"Annexure A" to the Independent Auditor's Report of even date on the Standalone Financial Statements of Bank of Bahrain & Kuwait B.S.C- Indian

(Referred to in paragraph 'Report on other legal and regulatory Requirements Section of our report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act") We have audited the internal financial controls over financial reporting of Bank of

Bahrain & Kuwait B.S.C- Indian Branches ("the Bank") as of March 31, 2023 in conjunction with our audit of the financial statements of the Bank for the year

Management's Responsibility for Internal Financial Controls

The Bank's Management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India". These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013. Auditors' Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the ICAI Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls

system over financial reporting. Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank: (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only accordance with authorisations of mana gement: and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition use, or disposition of the bank's assets that could have a material effect on the

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be tected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may

In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2023 based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For Raju and Prasad Chartered Accountants FRN: 003475 S

Avinash T Jain Partner M.No: 041689 UDIN: 23041689BGVQLN1558 Place: Mumbai Date: 23.06.2023

BALANCE SHEET AS AT MARCH 31, 2023

	Schedule	As at March 31, 2023	As at March 31, 2022
		₹ (000's)	₹ (000's)
CAPITAL AND LIABILITIES			
Capital	1	2,928,863	2,928,863
Reserves & Surplus	2	1,680,374	1,589,363
Deposits	3	22,382,742	20,053,492
Borrowings	4	-	800,000
Other Liabilities and Provisions	5	518,388	552,450
TOTAL		27,510,367	25,924,168
ASSETS			
Cash and balances with Reserve Bank of India	6	897,294	863,276
Balances with Banks and Money at Call and Short Notice	7	2,263,436	1,400,645
Investments	8	5,330,787	5,985,284
Advances	9	17,288,619	16,233,966
Fixed Assets	10	222,055	213,892
Other Assets	11	1,508,176	1,227,105
TOTAL		27,510,367	25,924,168
Contingent Liabilities	12	19,941,749	9,382,443
Bills for Collection		5,264,120	2,717,418
Significant Accounting Policies and Notes to Accounts	17 & 18		

Schedules referred to herein form an integral part of the Balance Sheet. As per our report of even date attached

For Raju and Prasad For Bank of Bahrain & Kuwait B.S.C. **Chartered Accountants** Indian Branches Firm Registration No. 003475S Avinash T Jain **Guru Prasad Pantula**

Membership No. 041689 Place: Mumbai Date: 23rd June 2023

Mehjabeen Saifi Senior Vice President Financial Control - India

Acting Country Head & CEO - India

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED

	Schedule	For the year ended March 31, 2023	For the year ended March 31, 2022
		₹ (000's)	₹ (000's)
INCOME			
Interest Earned	13	1,458,657	1,382,680
Other Income	14	191,989	217,466
		1,650,646	1,600,146
EXPENDITURE			
Interest Expended	15	932,542	1,034,842
Operating Expenses	16	436,398	386,619
Provisions and Contingencies		110,070	102,101
		1,479,010	1,523,562
PROFIT			
Net Profit for the year		171,636	76,584
Profit/(Loss) Brought Forward		92,770	32,247
		264,406	108,831
APPROPRIATIONS			
Transfer to Statutory Reserve		42,909	19,146
Transfer to/(from) Investment Reserve Account		-	-
Transfer to Capital Reserve Account		-	-
Transfer to Investment Fluctuation Reserve Account		(18,872)	(15,229)
Transfer to surplus retained for Capital Adequacy		-	-
Remittance of profits		92,770	
Transfer to provision (refer schedule 18 note 18.1.2.3 and 18.4.8)		(12,144)	12,144
Balance carried over to Balance Sheet		159,743	92,770
		264,406	108,831
Significant Accounting Policies and Notes to Accounts	17 & 18		

Indian Branches

For Bank of Bahrain & Kuwait B.S.C.

As per our report of even date a For Raju and Prasad Chartered Accountants Firm Registration No. 003475S Avinash T Jain

Guru Prasad Pantula Partner Membership No. 041689 Acting Country Head & CEO - India

Place: Mumbai Mehjabeen Saifi Date: 23rd June 2023 Senior Vice President Financial Control - India

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2023

	For the year ended March 31, 2023	For the year ended March 31, 2022
	₹ (000's)	₹ (000's)
Cash flows from operating activities		
Net profit/(loss) before taxation	295,193	103,164
Adjustments for:		
Depreciation on Fixed Assets	28,896	22,565
(Profit)/Loss on sale of fixed assets	(24)	(105)
Other Provisions	(1,251)	36,431
Provision in respect of Non performing advances	14,805	29,549
Provision in respect of Non performing advances written back	(1,581)	(114,582)
Provision for Diminution in Fair Value of restructured advances	-	-
Bad Debts written off	-	88,793
Provision on country risk	569	(2,686)
Provision on Standard Assets	(26,029)	38,015
Provision on Investments	69,244	31,875
Operating profit before working capital changes	379,822	233,019
(Increase)/Decrease in Investments	585,253	828,847
(Increase)/Decrease in Advances	(1,067,877)	(1,409,697)
(Increase)/Decrease in Other Assets	(340,998)	332,517
ncrease/(Decrease) in Deposits	2,329,251	(4,245,597)
ncrease/(Decrease) in Other Liabilities & Provisions	(8,602)	(246,332)
Increase/(Decrease) in Borrowings	(800,000)	-
Income taxes (paid)/received	(48,632)	(23,372)
Net Cash Flow generated from/(used in) Operating Activities	1,028,217	(4,530,615)
Cash flows from investing activities		
Purchase of fixed assets	(38,677)	(10,763)
Proceeds from sale of fixed assets	38	128
Net Cash Flow generated from/(used in) Investing Activities	(38,639)	(10,635)
Cash flows from financing activities		
Injection of capital	-	-
Remittance of profits	(92,770)	-
Net Cash Flow generated from/(used in) Financing Activities	(92,770)	-
Net increase/(decrease) in cash and cash equivalents	896,808	(4,541,250)
Cash and Cash equivalents at the beginning of the year	2,263,921	6,805,171
Cash and Cash equivalents at the end of the	3,160,729	2,263,921

As per our report of even date attached For Raiu and Prasad For Bank of Bahrain & Kuwait B.S.C. Chartered Accountants

Guru Prasad Pantula Avinash T Jain Acting Country Head & CEO - India Partner Mehjabeen Saifi Place: Mumbai Date: 23rd June 2023 Senior Vice President Financial Control - India

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS AS ON

			As at March 31, 2023	As at March 31, 2022
			₹ (000's)	₹ (000's)
SCI	HEDU	LE 1	(())	1 (0000)
		CAPITAL		
(i)	Amo	ount of deposit kept with the Reserve Bank idia under section 11(2)(b) of the Banking ulation Act, 1949	580,000	560,000
(ii)	Amo	ount brought in by Bank by way of Capital		
	Ope	ning Balance	2,928,863	2,928,86
	Add	: Capital infusion during the year	-	
	Tota	ıl	2,928,863	2,928,86
SCI	IEDU	LE 2		
RES	SERV	ES AND SURPLUS		
ı	STA	TUTORY RESERVE		
	As p	er Last Balance Sheet	574,613	555,46
	Add	: Transfer from Profit & Loss Account	42,909	19,14
			617,523	574,61
Ш	PRC	PERTY INVESTMENT RESERVE	9,976	9,97
Ш	-	PITAL RESERVE	31,999	31,99
	Add	: Transfer from Profit & Loss Account	-	,,,,,
			31,999	31,99
IV		RPLUS RETAINED FOR CAPITAL EQUACY	01,000	01,00
	As p	er Last Balance Sheet	787,970	787,97
	Add	: Transfer from Profit & Loss Account	-	
			787,970	787,97
٧	INV	ESTMENT RESERVE ACCOUNT (IRA)		
	As p	er Last Balance Sheet	-	
	Add. Acc	/(Less): Transfer from/(to) Profit & Loss ount	-	
٧	INV	ESTMENT FLUCTUATION RESERVE		
	As p	er Last Balance Sheet	92,035	107,26
	Add.	/(Less): Transfer from/(to) Profit & Loss ount	(18,872)	(15,229
			73,163	92,03
VI	BAL	ANCE IN PROFIT AND LOSS ACCOUNT	159,743	92,77
	Tota		1,680,374	1,589,36
SCI	HEDU	LE 3		
DEI	POSIT	rs .		
Α	-1	Demand Deposits		
	(i)	From Banks	10,498	13,11
	(ii)	From Others	2,308,477	2,610,49
			2,318,975	2,623,60
	II	Saving Bank Deposits	2,042,970	2,331,67
	Ш	Term Deposits		
	(i)	From Banks	-	
	(ii)	From Others	18,020,797	15,098,21
			18,020,797	15,098,21
	Tota	ı	22,382,742	20,053,49

B (i) Deposits of branches in India

Total

(ii) Deposits of branches outside India

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SCF	IEDU	IF4		
		VINGS		
I	_	rowings in India from		
	(i)	Reserve Bank of India	-	800,000
	(ii)	Other Banks	-	
	(iii)	Other institutions and agencies	-	
			-	800,000
II	Borr	owings outside India	-	
	Tota	ıl (I+II)	-	800,000
Sec	ured	borrowings included in I & II above - NIL (P	revious year ₹ 80	crores)
CH	IEDU	LE 5		
TH	IER L	IABILITIES AND PROVISIONS		
I		Payable	14,874	4,183
II	_	rest Accrued	119,347	197,192
III	_	vision for standard assets	73,485	89,610
V	_	rision for tax (net of advance tax)	-	
V	_	ers (including provisions)	310,682	261,465
	Tota		518,388	552,450
	HEDU			
	SH AI INDI <i>A</i>	ND BALANCE WITH RESERVE BANK		
ı	Cas	h in hand (including foreign currency	15,226	12,895
	note			
II	Bala	inces with Reserve Bank of India		
	(i)	In Current Account	882,068	850,381
	(ii)	In Other Account	-	
		ıl (I+II)	897,294	863,276
	HEDU			
		ES WITH BANKS & MONEY AT CALL & NOTICE		
ı	In In			
_	(i)	Balances with Banks		
	· · ·	(a) In Current Account	49,656	53,926
		(b) In Other Deposit Account	-	
	(ii)	Money at Call and Short Notice		
		(a) With Banks	_	
		(b) With Other Institutions	-	
		(c) Lending under Standing Deposit Facility (SDF)/Reverse Repos (RBI	1,230,000	1,010,000
		and banks)	1,279,656	1,063,926
II	Out	 side India	1,279,030	1,003,920
	(i)	In Current Account	983,780	336,719
	(ii)	In Other Deposit Accounts	-	000,710
	(iii)	Money at Call and Short Notice	_	
	()		983,780	336,719
	Tota	ıl (I+II)	2,263,436	1,400,645
CH	IEDU	· ·	,,	,,
NV	ESTN	MENTS		
I	Inve	stments in India		
	(i)	Government securities (*)	5,182,150	5,593,111
	(ii)	Other approved securities	-	
	(iii)	Shares	-	
	(iv)	Debentures and bonds		
	(v)	Subsidiaries / Joint Ventures		
	(vi)	Others	148,637	392,173
			5,330,787	5,985,284
II	Inve	stments outside India	-	
			5,330,787	5,985,284
II	_	stments in India		
	_	ss Value	5,522,243	6,107,497
	_	s:- Provision on Investments	(191,456)	(122,213
		Value	5,330,787	5,985,284
vith ecu Reg	CCIL urities ulatio	s Securities of FV ₹ 112,06,00 (Previous s.,securities of FV of ₹ Nil (Previous Year 81 of FV of ₹ 580,000 kept with RBI under on Act, 1949 (Previous Year FV ₹ 560,000).	1,36,20) given un	der LAF and
	HEDU		T 1	
	/ANC		2.044.000	2 000 7
A	(i)	Bills purchased and discounted	2,814,829	3,208,741
	(ii)	Cash credits, Overdrafts & Loans repayable on demand	7,761,238	6,615,162
	/	<u> </u>	0.740.550	0.440.000

(iii) Term Loans 6.712.552 6.410.063 Total 17,288,619 16,233,966 (i) Secured by tangible assets 11,916,925 11,164,517 (ii) Covered by Bank/Government 2,941,524 2,504,484 Guarantees (iii) Unsecured 2,867,210 2,127,925 *includes advances against book debts 17,288,619 16,233,966

I Advances in India Priority Sector 7,428,492 6,863,342 (ii) Public Sector (iii) Banks (iv) Others 9,860,127 9,370,624 Sub-total 17,288,619 16,233,966 II Advances outside India Sub-total 17,288,619 16,233,966 Total SCHEDULE 10

At cost as per last Balance Sheet 188,860 188,860 Additions during the year Deductions during the year Depreciation to date (16,985) (20, 122)171,875 168,738 II Other fixed assets At cost as per last Balance Sheet 318,793 309,568 Additions during the year 37,369 10,905 Deductions during the year (4,751)(1,680)Depreciation to date (300,383)(277,757)

FIXED ASSETS

51,028 41,036 III Capital work in progress (including capital 2,289 981 advances) Total 213,892 222,055 SCHEDULE 11 OTHER ASSETS I Inter-office adjustments (net) II Interest accrued 111.177 116.175 III Tax paid in advance/ tax deducted at source 80,539 99,57 (net of provisions) IV Deferred Tax (net) (Refer Accounting Policy 10 170.380 277.975 V Non-banking assets acquired in satisfaction of claims VI Stationery and stamps VII Others 1,146,071 733,378 Total 1.508.176 1.227.105 SCHEDULE 12 CONTINGENT LIABILITIES

207,044 Claims against the bank not acknowledged 207,044 5,841,281 Liabilities on account of outstanding forward 14,712,975 exchange contracts III Guarantees given on behalf of constituents (a) In India 3,297,961 2,400,106 (b) Outside India 87,031 127,570 Acceptances, endorsements and othe 746,621 IV 1,571,698 obligations Other items for which the Banks is contingently

- Capital Commitments

RBI DEAF Scheme

IV Others

Total

22,382,742 20,053,492

22,382,742 20,053,492

Unclaimed customer balances transferred to

Securities of Staff Gratuity Trust held in

Constituent SGL accoun Total 19,941,749 9,382,443 SCHEDULE 13 INTEREST EARNED 1.082.790 970.285 Interest/Discount on Advances/Bills Income on Investments 294.094 336,203 III Interest on balance with Reserve Bank of India 81,335 and other inter-bank funds

72,206 438 3,986 1,458,657 1,382,680

BBK/01/JUNE/23

9,195

21,345

34,500

3,568

19,753

36,500



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES (Incorporated in Bahrain with Limited Liability)

OTH	HER INCOME		
ı	Commission, Exchange and Brokerage	86,499	105,056
Ш	Profit/(Loss) on sale of Investments (net)	(12,088)	8,69
Ш	Profit/(Loss) on revaluation of Investments (net)	(69,244)	(31,875
IV	Profit/(Loss) on sale of assets (net)	24	10
٧	Profit/(Loss) on Exchange Transactions (net)	144,396	108,14
VI	Income earned by way of dividends, etc. from subsidiaries, companies, joint venture abroad/ in India	-	
VII	Processing Fee	8,963	16,26
VIII	Miscellaneous Income	33,439	11,07
	Total	191,989	217,46
SCH	HEDULE 15		
INT	EREST EXPENDED		
1	Interest on Deposits	867,090	991,94
Ш	Interest on RBI/Inter-bank borrowings	65,452	42,89
Ш	Others representing hedging cost	-	
	Total	932,542	1,034,84
SCH	HEDULE 16		
OPE	ERATING EXPENSES		
Τ	Payment to and provisions for employees	199,350	187,44
Ш	Rent, Taxes and Lighting	70,745	71,65
Ш	Printing and Stationery	2,227	1,84
IV	Advertisement and Publicity	61	13
٧	Depreciation on Bank's Property	28,896	22,56
VI	Directors' Fees, Allowances and Expenses	-	
VII	Auditors' Fees and Expenses	1,063	1,71
VIII	Law Charges	1,508	1,79
IX	Postage, Telegrams, Telephones etc.	192	2,47
Χ	Repairs and Maintenance	16,492	18,52
ΧI	Insurance	29,818	33,10
XII	Other Expenditure	86,046	45,35
	Total	436,398	386,61

1. Basis of preparation

The accompanying financial statements are prepared and presented under the historical cost convention and accrual basis of accounting unless otherwise stated and in accordance with the generally accepted accounting principles and statutory provisions prescribed under the Banking Regulation Act 1949, circulars and guidelines issued by the Reserve Bank of India (RBI), notified Accounting Standards (AS) specified under section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounting Rules) 2014 to the extent applicable and current practices prevailing within the banking industry in India.

Use of estimates

The preparation of financial statements requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the Financial Statements are prudent and reasonable. Future results could differ from these estimates. Any visions to accounting estimates are recognized prospectively in the current and future periods.

Transaction involving foreign exchange

- a) Monetary assets and liabilities denominated in foreign currencies and outstanding forward exchange contracts except foreign currency deposit swaps are revalued at the year end exchange rates notified by the Foreign Exchange Dealers' Association of India (FEDAI) and the resultant gains or losses at present values are recognised in Profit and Loss Account.
- b) Income and expenditure in foreign currencies are translated at the rates revailing on the date of the transaction.
- Accentances, endorsements and other obligations in foreign currencies are stated at the year end exchange rates notified by FEDAI.
- d) Foreign currency swaps are marked to market using respective discount rates for foreign currency cash flows. All transactions are then recorded at spot rates notified by FEDAI. The profit or loss on revaluation is recorded in the profit and loss account and is included in other assets/other liabilities. The notional values of these swaps are recorded as contingent liabilities. The premium or discount on swap contracts hedging the foreign currency risk is amortised over the period of the swap contract in accordance with FEDAI auidelines.

4. Investments

For presentation in the Balance sheet, investments (net of provisions) are classified under the following heads – Government securities, Other approved securities, Shares, Debentures and Bonds, Subsidiaries and Joint Ventures and Others, in accordance with Third Schedule to the Banking Regulation Act, 1949. Accounting and Classification

As per the guidelines for investments laid down by the Reserve Bank of India, the ent portfolio of the Bank is classified under "Held to Maturity", "Available for Sale" and "Held for Trading" categories.

Investments classified under "Held to Maturity" are carried at acquisition cost unless it is more than the face value in which case, the premium is amortised over the period remaining to maturity and is disclosed in Schedule 13 after netting of from Interest Income on Investments.

Investments classified under "Available for Sale" and "Held for Trading" are valued at lower of cost or market value, in aggregate for each balance sheet classification and net depreciation in aggregate for each balance sheet classification is recognised in the Profit and Loss Account.

Treasury bills and Commercial papers are valued at carrying cost. Market value, in case of Government, other approved securities, Bonds,

Debentures and Pass through Certificates for which guotes are not available. is determined on the basis of the 'yield to maturity' rates indicated by Primary Dealers Association of India (PDAI) jointly with the Fixed Income Money Market and Derivatives Association of India (FIMMDA). Securitization Receipts are valued at lower of Net Book Value and Net Asset

Value declared by Securitization/Reconstruction Company. Investments where interest/dividend is not serviced regularly are classified in

accordance with prudential norms for classification, valuation and operation of Investment Portfolio by Banks prescribed by the Reserve Bank of India.

Transfer between categories

Reclassification of investments from one category to the other, if done, is in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for. Sale of Investments under Held to Maturity

Realized gains on investments under Held to Maturity ("HTM") category are

recognized in the profit and loss account and subsequently appropriate from the profit available for appropriation, if any, to capital reserve account i accordance with RBI guidelines after adjusting for income tax and appropriations Accounting for repos/reverse repos (Including Borrowing/Lending under Liquidity

Repo/Reverse repo transactions are disclosed as secured borrowing/lending

transactions and correspondingly the expense and income thereon are treated

Advances and Provisions

Advances are stated net of bills re-discounted, specific loan loss provisions and unrealised interest on non-performing advances. Specific provision for loan losses is made in respect of non-performing advances are in accordance with or higher than the prudential norms on income recognition, asset classification and provisioning pertaining to Advances laid down by the Reserve Bank of India. Provision for standard advances is made the rates prescribed by the Reserve Bank of India.

Fixed Assets and Depreciation

- a) Fixed Assets are stated at original cost of acquisition including taxes. duties. freight and the incidental expenses related to acquisition and installation less
- b) Considering the applicability of Schedule II of the Companies Act 2013 the management has estimated useful lives and residual values of all its fixed assets. The management believes that depreciation rates currently used fairly reflect its estimate of the useful lives and residual values of fixed assets. Depreciation on fixed assets is provided on straight-line method, over estimated useful lives, determined by the management, as mentioned below

Assets	Useful Life
Vehicle	8 years
Equipment	5 years
Furniture	10 years
Hardware & Software (Intangible) *	3 years
Freehold Premises	60 years
Leasehold Improvements	Over 10 years or the primary period of the lease whichever is lower

*Depreciated as per RBI Guidelines

Assets individually costing Rs. 5,000/- and below are fully depreciated in the month they are put to commercial use.

- c) Assets purchased during the year are depreciated from the month that the asset has been put to use in the year. Assets disposed off during the year are depreciated upto the month before the date of disposal.
- d) The Bank considers fixed assets as corporate assets of the banking business (cash-generating unit) as a whole. The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the profit and loss account

Lease Transactions

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased item, are classified as operating leases. Lease payments for assets taken as non-cancelable lease are recognized as an expense in the Profit and Loss Account on a straight line basis over the lease

Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits

will flow to the Bank and the revenue can be reliably measured.

- a) Interest income on advances, other than on Non-Performing Advances, i recognised on accrual basis.
- b) Income from investments other than non performing investments is accounted on accrual basis except dividend on shares of Corporates and Mutua Funds, if any, which is accounted for on cash basis.
- c) Interest income on Non-Performing Assets is recognised only on realisation in accordance with the norms prescribed by the Reserve Bank of India
- d) Commission income on letters of credit is accounted on issuance of the letter of credit. Loan processing fees is recognised at inception of the loan. Guarantee commission is accrued on a time proportion basis over the period of guarantee.

9. Employee Benefits

a) Gratuity

The Bank operates a Gratuity Fund Scheme and the contributions are remitted to a Trust established for this purpose. The Bank makes annual contributions to the Fund based on actuarial valuation carried out by an independent external actuary using the projected unit credit method. The annual contribution payable / paid is charged to the Profit and Loss Account b) Provident Fund

designated rate and is charged to the Profit and Loss Account on an accrual

basis. Both the employer and employee contributions are made to the Employees' Provident Fund Organization (EPFO) of the Government of India c) Compensated Absences

Contribution to Provident Fund is a defined contribution calculated at the

The bank provides for long term compensated absences on the balance sheet date based on an actuarial valuation carried out by an independent externa Short term compensated absences are provided for without discounting the

liability.

10. Taxation The Bank makes provision for Income-tax after considering both current and deferred taxes. The tax effect of timing differences between the book profit and taxable profits are reflected through deferred tax asset (DTA)/deferred tax liability

Current Tax is determined in accordance with the provisions of Income Ta Act, 1961 and rules framed there under after considering the contested past

adjustments on a prudent basis based on management estimate Deferred taxation is provided on timing differences, using the liability method

between the accounting and tax statement on income and expenses Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the balance sheet date. Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. In situations where the Bank has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognised only if there is virtual certainty supported by convincing evidence that they can be realised against future taxable profits.

At each balance sheet date the Bank re-assesses unrecognised deferred tax assets. It recognises unrecognised deferred tax assets to the extent that it has become reasonably certain or virtually certain, as the case may be that sufficient future taxable income will be available against which such deferred tax asset

The carrying amount of deferred tax assets are reviewed at each balance sheet date. The Bank writes-down the carrying amount of a deferred tax asset to the extent that it is no longer reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which deferred tax asset can be realised.

18.2

18.2.1

The net profit disclosed in Profit and Loss Account is after:

- a) Provision for current taxes, wealth tax and deferred taxes on income in accordance with statutory requiren
- b) Provision/write off for loan losses and Investments;

Asset liability Management:

c) Provision for contingency and other usual and necessary provisions. 12. Provisions, Contingent Assets And Contingent Liabilities

The Bank establishes provisions when it has a present obligation as a result of past event (s) that probably requires an outflow of resources embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Such provisions are not discounted to present value. Provisions are reviewed at each balance sheet date and adjusted to reflec

the current best estimate. Contingent assets are not recognized in the Financia ments. A disclosure of Contingent Liability is made when there is a) A possible obligation, arising from a past event (s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain

future events not within the control of the Bank o

- b) Any present obligation that arises from past events but is not recognized
- i. It is not probable that an outflow of resources embodying economic penefits will be required to settle the obligation;
- ii. A reliable estimate of the amount of obligation cannot be made 13. Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, balances with Reserve Bank of India, balances with other banks/ institutions and money at call and short notice (including the effect of changes in exchange rates on cash and cash equivalents in foreign currency).

Schedule 18: Notes to Accounts

18.1.1 Composition of Regulatory Capital

18.1 Regulatory Capital

As per the RBI guidelines on Capital to Risk Weighted Assets Ratio (CRAR) issued, banks are required to compute their capital requirement under Basel III effective June 30, 2013. The CRAR as per Basel III is 22.13% (Previous

The CRAR of the Bank, calculated as per RBI Basel III guidelines is given

S. No.	Particulars	2023	2022		
(i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	418.49	404.82		
(ii)	Additional Tier 1 capital/ Other Tier 1 capital	-	-		
(iii)	Tier 1 capital (i + ii)	418.49	404.82		
(iv)	Tier 2 capital	15.15	19.58		
(v)	Total capital (Tier 1+Tier 2)	433.64	424.40		
(vi)	Total Risk Weighted Assets (RWAs)	1959.39	1626.37		
(vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)/ Paid-up share capital and reserves as percentage of RWAs	21.36%	24.89%		
(viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.36%	24.89%		
(ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.77%	1.20%		
(x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.13%	26.09%		
(xi)	Leverage Ratio	12.74%	13.80%		
(xii)	Percentage of the shareholding of a) Government of India b) State Government c) Sponsor Bank	-	-		
(xiii)	Amount of paid-up equity capital raised during the year	-	-		
(xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: a) Interest free Funds from Head office	-	-		
(xv)	Amount of Tier 2 capital raised during the year	-	-		
(xvi)	Amount of subordinated debt raised as Tier–II capital	-	-		

18.1.2 Drawdown from Reserves

Transfer to / from Investment Fluctuation Reserve (IFR)

In terms of RBI circular DBR.No.BP.BC.102/21.04.048/2017-18 dated April 02, 2018 on creation of Investment Fluctuation Reserve (IFR), the Bank has drawn down ₹ 1.89 crores from IFR during the FY 2022-23 (P.Y:

18.1.2.2 Transfer to / from Investment Reserve Account (IRA) The bank has not made any transfer to/from Investment Reserve Accoun-

(IRA) in the current year. (P.Y: Nil).

18.1.2.3 Draw down from Reserves (excluding Investment Reserve Account (IRA) & Investment Fluctuation Reserve (IFR))

As stated in para 4.2.9.2c of the RBI circular: RBI/2021-2022/104 DOR No.STR.REC.55/21.04.048/2021-22 dated October 1, 2021, the bank has option to debit "other reserves" for the making provision for the fraud cases where the provisioning is being made in more than one financial year. Accordingly, the Bank had created fraud provision of ₹ 1.21 crores from Reserves in the previous year. The bank has reversed this provision to reserves during the current year. The bank was not required to complete the provisioning by debiting the profit and loss account as the bank received insurance claim of ₹ 1.35 crores .

8.2.1 Maturity pattern	of assets a	nd liabilitie	s									
As at March 31,	2023										(Amour	nt in ₹ crore)
Maturity Profile	1 day	2-7 days	8-14 days	15-30 days	31 days-2 Months	2 -3 Months	3-6 Months	6-12 Months	1-3 years	3-5 years	Over 5 years	Total
Deposits	20.56	239.40	120.12	62.87	137.36	122.34	207.84	432.23	864.89	30.48	0.18	2,238.27
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Advances	239.65	35.00	38.82	4.98	22.58	2.12	60.54	13.36	1,045.04	216.20	50.57	1728.86
Investments	-	-	-	-	-	-	-	19.72	347.56	29.61	136.19	533.08
Foreign currency assets	99.53	6.37	29.23	-	14.16	-	-	-	123.56	-	16.02	288.87
Foreign currency liabilities	0.85	5.03	8.90	16.64	34.92	11.00	25.78	82.96	71.23	0.82	-	258.13
As at March 31, 2022											(Amour	nt in ₹ crore)

As at March 31, 2022											(Amour	nt in ₹ crore)
Maturity Profile	1 day	2-7 days	8-14 days	15-30 days	31 days- 2 Months	2 -3 Months	3-6 Months	6-12 Months	1-3 years	3-5 years	Over 5 years	Total
Deposits	14.19	52.55	64.14	46.05	102.68	59.40	150.90	575.23	904.37	34.64	1.20	2005.35
Borrowings	-	-	-	-	-	-	-	-	80.00	-	-	80.00
Loans & Advances	185.88	31.15	41.34	37.99	89.20	47.36	87.73	126.85	864.90	89.63	21.37	1623.40
Investments	-	-	61.87	-	-	-	24.35	-	19.98	353.60	138.73	598.53
Foreign currency assets	35.80	11.85	12.98	1.52	25.15	0.73	0.30	-	233.65	-	14.78	336.76
Foreign currency liabilities	1.13	8.26	7.11	7.38	10.50	6.33	35.34	76.47	85.56	0.22	-	238.30

Classification of assets and liabilities under the different maturity buckets are compiled by management based on the guidelines issued by the RBI and are based on the same assumptions as used by the Bank for compiling the return submitted to the RBI and which have been relied upon by the Auditors.

18.2.2 Liquidity Coverage Ratio (LCR)

The RBI basis the circular titled "Basel III Framework on Liquidity Standards Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards" released on June 09, 2014 (DBOD.BP.BC No.120/21.04.098/2013-14) & Master circular on Disclosure in Financial ments - Notes to Accounts has advised banks to measure and report LCR. The LCR standard aims to ensure that a bank maintains an adequate evel of unencumbered HQLA that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario as specified by supervisors. At a minimum, the stock of liquid assets should enable the Bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective action car be taken. The minimum LCR requirement is 100%.

(a) Main drivers of LCR and evolution of contribution of inputs:

The Liquidity Coverage Ratio (LCR) standard aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 days' time horizon under a significantly severe liquidity stress scenario, by which time it is assumed that appropriate corrective actions can be taken. The LCR position depends upon the level of High Quality Liquid Assets (HQLA) and level of inflows and outflows in 30 days stress horizon computed as per the RBI guidelines in this regard.

(b) Intra period changes:

The intra period changes are mainly on account of changes in unencumbered excess SLR positions

(c) The composition of High Quality Liquid Assets (HQLA): Banks' High Quality Liquid Assets consists of the following:

i) Cash

of LCR.

ii) Balance with RBI in excess of CRR requirement iii) Unencumbered portion of investments in Government securities in

excess of SLR requirement. iv) Investments in Government securities held within the mandatory SLR requirement, to the extent allowed by RBI under Marginal Standing

facility (MSF) v) Investment in Government Securities held up to 15% of Net Demand

and Time Liabilities (NDTL) permissible under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). (d) Concentration of funding:

The Bank seeks to diversify its funding sources across retail, commercial corporate and institutional clients, as well as across products, tenors and currency. Funding from significant counterparties, products/instruments and currency is monitored regularly as part of its ongoing liquidity management. The Bank endeavors to fund its customer's loans from deposits and capital, thereby ensuring minimal / no reliance on interbank (e) Derivative exposure and potential collateral calls:

Bank does not have derivative business except forward contracts. Exposure to derivative contracts has been incorporated in the calculation

(g) Centralisation of liquidity management:

(f) Currency Mismatch in LCR: LCR computation is aggregated across currencies, with the predominant currency being INR. The Bank's foreign currency liabilities support its foreign currency exposures, however all HQLA is maintained in INR only.

Banks' liquidity management and monitoring is centralized. Bank has a Board adopted liquidity management policy in line with RBI regulation and (h) Other Inflows and outflows in the LCR calculation that are not

All Inflows and outflows are comprehensively captured in LCR. Bank's LCR is higher than minimum required LCR and as such Bank is in

compliance with RBI guidelines. Quantitative disclosure

The tables below highlight the position of LCR computed based on simple average of daily position for each quarter

0		Quarter en 31, 2	
Sr. No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	467.33	467.3
Cash	Outflows		
2	Retail deposits and deposits from small business customers, of which:	312.44	31.0
(i)	Stable deposits	3.96	0.2
(ii)	Less stable deposits	308.48	30.8
3	Unsecured wholesale funding, of which:	292.84	172.5
(i)	Operational deposits (all counterparties)	-	
(ii)	Non-operational deposits (all counterparties)	292.84	172.5
(iii)	Unsecured debt	-	
4	Secured wholesale funding	35	
5	Additional requirements, of which	558.69	82.7
(i)	Outflows related to derivative exposures and other collateral requirements	-	
(ii)	Outflows related to loss of funding on debt products	-	
(iii)	Credit and liquidity facilities	558.69	82.7
6	Other contractual funding obligations	467.75	14.0
7	Other contingent funding obligations	95	9
8	Total Cash Outflows	1761.72	395.3
Cash	Inflows		
9	Secured lending	-	
10	Inflows from fully performing exposures	48.5	31.3
11	Other cash inflows	125.09	125.0
12	Total Cash Inflows	173.58	156.4
13	TOTAL HQLA		467.3
14	Total Net Cash Outflows		238.9
	25% of Total Cash Outflow		98.8
15	Liquidity Coverage Ratio (%)		195.619

		(Amoi	unt in ₹ crore
Sr.		Quarter e	
No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	528.1	528.
Cash	Outflows		
2	Retail deposits and deposits from small business customers, of which:	275.55	27.34
(i)	Stable deposits	4.22	0.2
(ii)	Less stable deposits	271.33	27.1
3	Unsecured wholesale funding, of which:	244.7	103.3
(i)	Operational deposits (all counterparties)	-	
(ii)	Non-operational deposits (all counterparties)	244.7	103.3
(iii)	Unsecured debt	-	
4	Secured wholesale funding	80	
5	Additional requirements, of which	686.93	92.7
(i)	Outflows related to derivative exposures and other collateral requirements	-	
(ii)	Outflows related to loss of funding on debt products	-	
(iii)	Credit and liquidity facilities	686.93	92.70
6	Other contractual funding obligations	387.12	11.6
7	Other contingent funding obligations	-	

_		Quarter ended Dec			
Sr. No.	Particulars	Total Un- weighted Value	Total Weighted Value		
8	Total Cash Outflows	1674.3	174.4		
Cash	Inflows				
9	Secured lending	49.99			
10	Inflows from fully performing exposures	28.68	20.1		
11	Other cash inflows	41.48	41.4		
12	Total Cash Inflows	120.15	61.6		
13	TOTAL HQLA		528.		
14	Total Net Cash Outflows		173.3		
	25% of Total Cash Outflow		58.7		
15	Liquidity Coverage Ratio (%)		304.57°		

C			ended Sep 2022
Sr. No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	530.12	530.12
Cash	Outflows		
2	Retail deposits and deposits from small business customers, of which:	264.49	26.22
(i)	Stable deposits	4.56	0.23
(ii)	Less stable deposits	259.93	25.99
3	Unsecured wholesale funding, of which:	161.7	51.72
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	161.7	51.72
(iii)	Unsecured debt		
4	Secured wholesale funding	13.8	
5	Additional requirements, of which	504.3	90.86
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	504.3	90.86
6	Other contractual funding obligations	376.67	11.3
7	Other contingent funding obligations	-	-
8	Total Cash Outflows	1320.95	180.1
Cash	Inflows		
9	Secured lending	97.32	-
10	Inflows from fully performing exposures	14.67	10.03
11	Other cash inflows	49.8	49.8
12	Total Cash Inflows	161.79	59.84
13	TOTAL HQLA		530.12
14	Total Net Cash Outflows		120.27
	25% of Total Cash Outflow		45.03
15	Liquidity Coverage Ratio (%)		440.77%
		(Amor	unt in ₹ crore)
		Quarter er	nded June

30, 2022 Sr. Particulars Total Un-Total Weighted weighted Value Value High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 595.68 595.68 Cash Outflows Retail deposits and deposits from small 27.90 281.35 business customers, of which: (i) Stable deposits 4.63 0.23 (ii) Less stable deposits 276.72 27.67 3 Unsecured wholesale funding, of which: 155.1 55.17 (i) Operational deposits (all counterparties) 55.17 155.1 (ii) Non-operational deposits (all counterparties) (iii) Unsecured debt 4 Secured wholesale funding 66.67 5 Additional requirements, of which 939.67 101.54 Outflows related to derivative exposures and (i) other collateral requirements (ii) Outflows related to loss of funding on debt products 101.54 (iii) Credit and liquidity facilities 939.67 6 Other contractual funding obligations 373.62 11.21 7 Other contingent funding obligations 1816.41 195.82 8 Total Cash Outflows Cash Inflows 161 9 Secured lending 10 Inflows from fully performing exposures 4.51 2.26

55.36

220.87

57.89

60.15

595.68

135.68

48.96

439.03%

11 Other cash inflows

12 Total Cash Inflows

14 Total Net Cash Outflows

25% of Total Cash Outflow

13 TOTAL HQLA

15 Liquidity Coverage Ratio (%) (Amount in ₹ crore Quarter ended March 31, 2022 Sr. **Particulars** Total Un-Total Weighted Value weiahted Value High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 555.78 551.59 Cash Outflows Retail deposits and deposits from small 31.91 321.53 business customers, of which: (i) Stable deposits 4.85 0.24 (ii) Less stable deposits 316.68 31.67 3 Unsecured wholesale funding, of which: 206.66 99.92 (i) Operational deposits (all counterparties) (ii) Non-operational deposits (all counterparties) 206.66 99.92 (iii) Unsecured debt 4 Secured wholesale funding 5 Additional requirements, of which 980.56 97.99 (i) Outflows related to derivative exposures and other collateral requirements (ii) Outflows related to loss of funding on debt products 980.56 97.99 (iii) Credit and liquidity facilities 6 Other contractual funding obligations 8.91 7 Other contingent funding obligations 8 Total Cash Outflows 238.73 1.805.71 Cash Inflows 9 Secured lending 101.00 193.72 10 Inflows from fully performing exposures 379.50 11 Other cash inflows 33.38 33.38 12 Total Cash Inflows 513.88 227.10 13 TOTAL HQLA 551.59 14 Total Net Cash Outflows 11.63 25% of Total Cash Outflow 59.68 15 Liquidity Coverage Ratio (%) 924.25% (Amount in ₹ crore

Sr.	Particulars		Quarter ended Dec 31, 2021		
No.	Particulars	Total Un- weighted Value	Total Weighted Value		
	High Quality Liquid Assets				
1	Total High Quality Liquid Assets (HQLA)	484.85	480.18		
Cash	Outflows				
2	Retail deposits and deposits from small business customers, of which:	298.63	29.61		
(i)	Stable deposits	5.05	0.25		
(ii)	Less stable deposits	293.58	29.36		
3	Unsecured wholesale funding, of which:	207.41	88.36		
(i)	Operational deposits (all counterparties)	-	-		
(ii)	Non-operational deposits (all counterparties)	207.41	88.36		
(iii)	Unsecured debt	-			
4	Secured wholesale funding	25.00			
5	Additional requirements, of which	439.76	47.92		
(i)	Outflows related to derivative exposures and other collateral requirements	-	-		
(ii)	Outflows related to loss of funding on debt products	-	-		
(iii)	Credit and liquidity facilities	439.76	47.92		
6	Other contractual funding obligations	284.23	8.53		
7	Other contingent funding obligations	-			
8	Total Cash Outflows	1,255.04	174.42		
Cash	Inflows				
9	Secured lending	27.00			
10	Inflows from fully performing exposures	327.69	165.72		
11	Other cash inflows	25.45	25.45		
12	Total Cash Inflows	380.14	191.17		
13	TOTAL HQLA		480.18		
14	Total Net Cash Outflows		(16.75)		
	25% of Total Cash Outflow		43.61		
15	Liquidity Coverage Ratio (%)		1101.08%		

BBK/02/JUNE/23

BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES (Incorporated in Bahrain with Limited Liability)

Sr.	Particulars	Quarter ended Sep 30, 2021		
No.	Particulars	Total Un- weighted Value	Total Weighted Value	
	High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	683.82	681.34	
Cash	Outflows			
2	Retail deposits and deposits from small business customers, of which:	313.13	31.02	
(i)	Stable deposits	5.81	0.29	
(ii)	Less stable deposits	307.32	30.73	
3	Unsecured wholesale funding, of which:	292.21	116.99	
(i)	Operational deposits (all counterparties)			
(ii)	Non-operational deposits (all counterparties)	292.21	116.99	
(iii)	Unsecured debt			
4	Secured wholesale funding	6.33	-	
5	Additional requirements, of which	383.66	38.16	
(i)	Outflows related to derivative exposures and other collateral requirements	-	-	
(ii)	Outflows related to loss of funding on debt products	-	-	
(iii)	Credit and liquidity facilities	383.66	38.16	
6	Other contractual funding obligations	335.66	10.07	
7	Other contingent funding obligations	-	-	
8	Total Cash Outflows	1,330.99	196.24	
Cash	Inflows			
9	Secured lending	241.00	-	
10	Inflows from fully performing exposures	284.49	142.24	
11	Other cash inflows	43.80	43.80	
12	Total Cash Inflows	569.29	186.05	
13	TOTAL HQLA		681.34	
14	Total Net Cash Outflows		10.19	
	25% of Total Cash Outflow		49.06	
15	Liquidity Coverage Ratio (%)		1388.79%	

0		Quarter er	nded June 2021
Sr. No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	827.20	823.53
Cash	Outflows		
2	Retail deposits and deposits from small business customers, of which:	303.93	30.12
(i)	Stable deposits	5.39	0.27
(ii)	Less stable deposits	298.54	29.85
3	Unsecured wholesale funding, of which:	327.07	169.79
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	327.07	169.79
(iii)	Unsecured debt	-	
4	Secured wholesale funding	-	
5	Additional requirements, of which	399.54	39.91
(i)	Outflows related to derivative exposures and other collateral requirements	-	
(ii)	Outflows related to loss of funding on debt products	-	
(iii)	Credit and liquidity facilities	399.54	39.91
6	Other contractual funding obligations	363.29	10.90
7	Other contingent funding obligations		
8	Total Cash Outflows	1,393.83	250.72
Cash	Inflows		
9	Secured lending	333.00	
10	Inflows from fully performing exposures	296.22	148.11
11	Other cash inflows	146.90	146.90
12	Total Cash Inflows	776.12	295.01
13	TOTAL HQLA		823.53
14	Total Net Cash Outflows		(44.29
	25% of Total Cash Outflow		68.43
15	Liquidity Coverage Ratio (%)		1203.46%

Se	September 440.77%		100% 1388.79%		100%
June		439.03%	100%	1203.46%	100%
18.2.3	NSFR				
	Net Stab17, 2018Disclosure	le Funding Rati (DBR.BP.BC.No	o (NSFR) – Fin .106/21.04.098/2 ements - Notes t	al Guidelines" re 2017-18) & Ma	uidity Standards eleased on May ster circular on advised banks to

Below is the quarter wise summary of the ratios for both the years:

Limit

100%

100%

FY 2022-23

Actual

195.61%

304.57%

Quarter

March

December September

The NSFR guidelines aims to ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress

NSFR = (Available Stable Funding (ASF))>= 100%

(Required Stable Funding (RSF))

As per the RBI guidelines, the above ratio of NSFR should be equal to at least 100% on an ongoing basis.

The Available Stable Funding (ASF) is primarily driven by the total regulatory

The Avaliable Stable Funding (ASF) is primarily driven by the total regulatory adjustments/deductions as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from customers. Under the Required Stable Funding (RSF), the primary drivers are performing loans.

	NSFR Disclosure Ten	nplate			(Amount	in ₹ crore)
		Unweight	ed value h	y residua	·	1 110/
As at 31st March 2023		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
ASF	Item					
1	Capital: (2+3)	444.42	-	-	-	444.42
2	Regulatory capital	444.42	-	-	-	444.42
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	251.49	409.19	405.27	509.52	1,469.13
5	Stable deposits	-	5.02	-	-	4.77
6	Less stable deposits	251.49	404.17	405.27	509.52	1,464.36
7	Wholesale funding: (8+9)	181.12	444.53	32.00	5.06	243.32
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	181.12	444.53	32.00	5.06	243.32
10	Other liabilities: (11+12)	35.79	85.64	35.25	3.72	3.72
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	35.79	85.64	35.25	3.72	3.72
13	Total ASF (1+4+7+10)					2,160.59
RSF	Item					
14	Total NSFR high- quality liquid assets (HQLA)					
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	972.45	322.96	438.41	988.22
17	Performing loans to financial institutions secured by Level 1 HQLA	-	'	1		-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	155.21	181.97	217.09	331.36
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:	-	817.24	140.99	188.98	635.85
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	958.23	-	-	-

1							by residua	I maturity	Weighted
				As at 31st March 2023	No maturity	< 6 months	months to < 1yr	≥ 1yr	value
بنڌ INI -	DIAN BE	RANCHES	21	Performing residential mortgages, of which: With a risk weight of less than or equal to	-	-	-	32.33	21.02
nited L	iability)		1	35% under the Basel II Standardised Approach for credit risk					
Т	Quarter er 30, 2 otal Un-	021 Total	23	Securities that are not in default and do not qualify as HQLA,	-	-	-	-	-
W	eighted Value	Weighted Value	24	including exchange- traded equities Other assets: (sum of	761.36	20.18	0	219.68	682.87
	683.82	681.34	25	rows 25 to 29) Physical traded commodities, including	-	-	-	-	-
	313.13 5.81	0.29	26	gold Assets posted as		-	-	112.06	95.251
	307.32 292.21	30.73 116.99		initial margin for derivative contracts and contributions to default					
	292.21	116.99	27	funds of CCPs NSFR derivative assets NSFR derivative		-	-	-	-
	6.33 383.66	38.16		liabilities before deduction of variation margin posted					
	-	-	29	All other assets not included in the above	761.36	20.18	-	107.62	587.62
	383.66 335.66	38.16 10.07	30	Off-balance sheet items		-	-	1,102.77	45.23
	1,330.99	196.24	31	Total RSF (14+15+16+24+30) Net Stable Funding					1,716.32 125.89%
	241.00	-		Ratio (%)	Unweight	ted value I	by residua	l maturity	120.00 //
	284.49 43.80 569.29	142.24 43.80 186.05	As	at 31st December 2022	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
		681.34 10.19	ASI	F Item Capital: (2+3)	451.89	-	to < Tyr	-	451.89
	(Ama:	49.06 1388.79% unt in ₹ crore)	3	Regulatory capital Other capital instruments	451.89 -	- 400.08	-	- 467.70	451.89 -
		ded June	4	Retail deposits and deposits from small business customers:	263.59	499.08	352.32	467.70	1,471.44
	otal Un- eighted Value	Total Weighted Value	5	(5+6) Stable deposits Less stable deposits	263.59	5.26 493.81	352.32	467.70	5.00 1,466.45
	827.20	823.53	7	Wholesale funding: (8+9)	150.69	115.85	67.32	20.81	112.40
+	303.93	30.12	9	Operational deposits Other wholesale funding	150.69	115.85	67.32	20.81	112.40
‡	5.39 298.54	0.27 29.85	10	Other liabilities: (11+12)	22.51	117.31	3.33	3.48	3.48
	327.07 327.07	169.79	11	NSFR derivative liabilities All other liabilities and	22.51	117.31	3.33	3.48	3.48
	-	-	13	equity not included in the above categories Total ASF (1+4+7+10)					2,039.22
+	399.54	39.91	I —	F Item Total NSFR high-					-
	-	-	15	quality liquid assets (HQLA) Deposits held at other	-	-		48.27	24.17
	399.54 363.29	39.91 10.90		financial institutions for operational purposes					
	1,393.83	250.72	16	Performing loans and securities: (17+18+19+21+23)	-	788.83	213.35	536.33	932.99
	333.00 296.22	148.11	17	Performing loans to financial institutions	-	-	-	-	-
	146.90 776.12	146.90 295.01 823.53	-	secured by Level 1 HQLA Performing loans	-	84.44	53.20	162.03	201.29
+		(44.29) 68.43	18	to financial institutions secured by non-Level 1 HQLA and unsecured					
assur litor.	nptions u	1203.46% sed by the	19	performing loans to financial institutions Performing loans to	-	704.39	160.15	340.51	709.73
	oth the yea			non- financial corporate clients, loans to retail and small business					
924.2	ual 25%	Limit 100%		customers, and loans to sovereigns, central banks and PSEs, of					
1101. 1388. 1203.	79%	100% 100% 100%	20	which: With a risk weight of less than or equal to	-	864.54	-	-	-
newor	k on Liquid	ity Standards		35% under the Basel II Standardised Approach for credit risk					
Guide 17-18)	lines" relea	ased on May r circular on ised banks to	21	Performing residential mortgages, of which:	-	-	-	33.79	21.97
		over a longer	22	With a risk weight of less than or equal to 35% under the Basel II	-	-	-	12.63	-
	ire funding		23	Standardised Approach for credit risk Securities that are	-	-	-	-	-
		e equal to at		not in default and do not qualify as HQLA, including exchange-					
iction: posits	s as per Ba from custo	tal regulatory sel III Capital omers. Under	24	traded equities Other assets: (sum of rows 25 to 29)	606.18	8.2	0.23	174.61	607.92
		e performing	25	Physical traded commodities, including		-	-	-	
resid	(Amou	_	26	Assets posted as initial margin for		-	-	83.06	70.60
6 nonth	s ≥1yr	Weighted		derivative contracts and contributions to default funds of CCPs					
1)	-	- 444.42	27 28	NSFR derivative assets NSFR derivative liabilities before		0.29	0.23	-	0.52
	-	- 444.42	00	deduction of variation margin posted	606.40	701		04.55	FOOC
405.2	509.5	1,469.13	29	All other assets not included in the above categories	606.18	7.91	-	91.55	536.8
40-	- 500.6	- 4.77	30	Off-balance sheet items Total RSF		-	-	1,105.01	46.49 1,611.54
405.2 32. 0	_	, , , , , ,	32	(14+15+16+24+30) Net Stable Funding					126.54%
32.0	- 5.0	 06 243.32		Ratio (%)	Unweight	ted value !	ov residue	maturitu	
35.2			As	at 30th September 2022	No	< 6	6 months		Weighted value
	-	-	_	F Item	maturity	months	to < 1yr	≥ 1yr	
35.2	25 3.7	3.72	2 3	Capital: (2+3) Regulatory capital Other capital instruments	450.11 450.11	-	-	-	450.11 450.11
		2,160.59	4	Retail deposits and deposits from small	256.88	423.86	423.14	477.79	1,471.75
		-	5	(5+6) Stable deposits	-	9.27	-		9.98
	-		6 7	Less stable deposits Wholesale funding: (8+9)	256.88 164.77	414.59 224.83	423.14 128.24	477.79 2.88	1,462.94 179.41
322.9	16 438.4	988.22	8	Operational deposits Other wholesale	164.77	224.83	128.24	2.88	179.41
	-	_	10	funding Other liabilities: (11+12)	20.03	68.26	3.48	3.72	3.72
			11	NSFR derivative liabilities		-	-	-	
181.9	7 217.0	9 331.36	12	All other liabilities and equity not included in the above categories	20.03	68.26	3.48	3.72	3.72
			_	Total ASF (1+4+7+10) F Item					2,104.99
	9 188.9	98 635.85	14	Total NSFR high- quality liquid assets (HQLA)					
140.9	1		15	Deposits held at other financial institutions for operational	-	-	-	48.27	24.14
140.9									
140.9			16	Performing loans and securities:	-	956.19	260.14	398.79	924.33
140.9	-		16	Performing loans	-	956.19	260.14	398.79	924.33

As a	at 30th September 2022	No	< 6	oy residua 6	maturity	Weighted value
	Deufermine James	maturity	months	months to < 1yr	≥ 1yr	217.66
18	Performing loans to financial institutions secured by non-Level 1	-	95.10	101.28	152.75	∠11.66
	HQLA and unsecured performing loans to					
19	Performing loans to	-	861.10	158.86	212.68	684.99
	non- financial corporate clients, loans to retail and small business					
	customers, and loans to sovereigns, central					
20	banks and PSEs, of which: With a risk weight of		141.17			
20	less than or equal to 35% under the Basel II		141.17			_
	Standardised Approach for credit risk					
21	Performing residential mortgages, of which:	-	-	-	33.36	21.68
22	With a risk weight of less than or equal to 35% under the Basel II	-	-	-	12.94	-
	Standardised Approach for credit risk					
23	Securities that are not in default and do not qualify as HQLA,	-	-	-	-	-
	including exchange- traded equities					
24	Other assets: (sum of rows 25 to 29)	762.22	15.38	0.25	151.80	600.61
25	Physical traded commodities, including		-	-	-	
26	Assets posted as initial margin for		-	-	83.06	70.60
	derivative contracts and contributions to default					
27	funds of CCPs NSFR derivative assets		0.45	0.13	-	0.58
28	NSFR derivative liabilities before deduction of variation		0.17	0.12	-	0.28
29	margin posted All other assets not	762.22	14.76	-	68.74	529.14
	included in the above categories		0			
30	Off-balance sheet items		-	-	958.12	39.71
31	Total RSF (14+15+16+24+30)					1,588.78
32	Net Stable Funding Ratio (%)					132.49%
	As at 30th June 2022			oy residua 6		Weighted
		No maturity	< 6 months	months to < 1yr	≥ 1yr	value
1	Capital: (2+3)	449.52	-	-	-	449.52
3	Regulatory capital Other capital	449.52	-	-	-	449.52
4	Retail deposits and deposits from small	266.27	325.43	511.78	494.42	1,488.01
	business customers: (5+6)					
5	Stable deposits Less stable deposits	266.27	9.08 316.35	- 511.78	494.42	8.63 1,479.38
7	Wholesale funding: (8+9)	179.39	188.32	128.47	2.39	160.78
3	Operational deposits Other wholesale	179.39	188.32	128.47	2.39	160.78
0	funding Other liabilities:	13.96	36.20	3.83	4.11	4.11
1	NSFR derivative		0.39	(0.02) -	
2	All other liabilities and equity not included in	13.96	35.82	3.86	4.11	4.11
13	the above categories Total ASF (1+4+7+10)					2,102.41
	F Item Total NSFR high-					
	quality liquid assets (HQLA)					4.7
15	Deposits held at other financial institutions for operational	-	-	-	39.06	19.53
16	purposes Performing loans	-	1,011.60	67.34	521.68	903.41
	and securities: (17+18+19+21+23)					
17	Performing loans to financial institutions secured by Level 1	-	-	-	-	-
	HQLA Performing loans	-	269.13	0	203.64	244.01
18	to financial institutions secured by non-Level 1					
	HQLA and unsecured performing loans to financial institutions					
19	Performing loans to non- financial corporate	-	742.47	67.34	290.77	641.67
	clients, loans to retail and small business customers, and loans					
	to sovereigns, central banks and PSEs, of					
20	which: With a risk weight of	-	198.24	-	-	-
	less than or equal to 35% under the Basel II Standardised Approach					
21	for credit risk Performing residential	-	-	0	27.28	17.73
22	mortgages, of which: With a risk weight of	-	-			
	less than or equal to 35% under the Basel II	ı		-	13.16	-
	Standardicod Annual			-	13.16	-
23	Standardised Approach for credit risk Securities that are	-	-	-	13.16	-
23	for credit risk Securities that are not in default and do not qualify as HQLA,	-	-	-	13.16	-
	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities			-	-	-
24	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-	591.80	12.25	0.02	365.79	-
24	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29)			0.02	-	-
24	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for			0.02	-	591.92
2 4	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default			0.02	365.79	591.92
24 25 26	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets			-	365.79	591.92 70.60
24 25 26	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			- 0.02	365.79	591.92 70.60
4 5 6	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not			-	365.79	70.60 - 0.18
4 5 6	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories	591.80	- 12.25 - 0.16	-	365.79 - 83.06	70.60 70.18
4 5 6 7 8	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items	591.80	- 0.16	-	83.06	70.60 70.18 521.14
24 25 26 27 28 29	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF [14+15+16+24+30)	591.80	- 12.25 - 0.16	-	365.79 - 83.06	70.60 70.60
24 25 26 27 28 29	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF	591.80	- 12.25 - 0.16	-	365.79 - 83.06	70.60 70.60
24 25 26 27 28 30 31	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%)	591.80 591.80	- 12.25 - 0.16 12.09	-	365.79 - 83.06	70.60 70.60
24 25 26 27 28 30 31	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding	591.80 591.80	- 12.25 - 0.16 12.09	- 0.02	365.79 - 83.06	70.60 70.60 70.18 521.14 32.32 1,547.19 135.89% Weighted value
24 25 26 27 28 29 30 31 32	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%)	591.80 591.80 Unweight	12.25 0.16 12.09 - ted value t	- 0.02	365.79 - 83.06	70.60 70.60 0.18 521.14 32.32 1,547.19 135.89%
24 25 26 27 28 30 31 32 A	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) As at 31st March 2022 Fitem Capital: (2+3) Regulatory capital	591.80 591.80 Unweight No maturity	12.25 0.16 12.09 - ted value t	- 0.02	365.79 - 83.06	70.60 70.60 70.18 521.14 32.32 1,547.19 135.89% Weighted value
24 25 26 27 28 30 31 32 A	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%)	591.80 Unweight No maturity 452.92 452.92	12.25 0.16 12.09 - ted value I < 6 months	oy residua 6 months to < 1yr	- 83.06 83.06	591.92 70.60 0.18 521.14 32.32 1,547.19 135.89% Weighted value 452.92
ASSE ASSE ASSE ASSE ASSE ASSE ASSE ASSE	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) As at 31st March 2022 Fitem Capital: (2+3) Regulatory capital Other capital instruments Retail deposits and deposits from small business customers:	591.80 591.80 Unweight No maturity 452.92	12.25 0.16 12.09 - ted value t	- 0.02	365.79 - 83.06	70.60 70.60 70.18 521.14 32.32 1,547.19 135.89% Weighted value
224 225 226 226 227 227 237 247 247 247 247 247 247 247 247 247 24	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) s at 31st March 2022 Fitem Capital: (2+3) Regulatory capital Other capital instruments Retail deposits and deposits from small business customers: (5+6) Stable deposits	591.80 Unweight No maturity 452.92 288.59	12.25 0.16 12.09 - 400.90 9.59	- 0.02 - 0.02 - 0.02 - 0.02 - 0.02 - 0.02 - 0.02 - 0.02 - 0.02	365.79 - 83.06 282.73 777.37 I maturity ≥ 1yr 509.54	70.60 70.60 70.60 70.18 521.14 32.32 1,547.19 135.89% Weighted value 452.92 452.92 1,506.04
	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) As at 31st March 2022 Fitem Capital: (2+3) Regulatory capital Other capital instruments Retail deposits and deposits from small business customers: (5+6) Stable deposits Uholesale funding:	591.80 Unweight No maturity 452.92 452.92	12.25 0.16 - 12.09 - 400.90	oy residua 6 months to < 1yr	365.79 - 83.06 282.73 777.37 I maturity ≥ 1yr 509.54	591.92 70.60
ASSF 1223 33 44 8	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) As at 31st March 2022 F Item Capital: (2+3) Regulatory capital Other capital instruments Retail deposits and deposits from small business customers: (5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits	591.80 Unweight No maturity 452.92 452.92 288.59 208.29	12.25 0.16 - 12.09 - 400.90 - 400.90 - 9.59 391.31 17.43	- 0.02 oy residua 6 months to < 1yr - 417.19 - 417.19 241.05	365.79 - 83.06 83.06 282.73 777.37 I maturity ≥ 1yr 509.54 509.54 2.36	591.92 70.60 0.18 521.14 32.32 1,547.19 135.89% Weighted value 452.92 452.92 1,506.04 9.11 1,496.93 131.60
AASSE 1 1 2 2 3 3 4 4 4 6 6 6	for credit risk Securities that are not in default and do not qualify as HQLA, including exchange- traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items Total RSF (14+15+16+24+30) Net Stable Funding Ratio (%) As at 31st March 2022 Fitem Capital: (2+3) Regulatory capital Other capital instruments Retail deposits and deposits from small business customers: (5+6) Stable deposits Wholesale funding: (8+9)	591.80 Unweight No maturity 452.92 452.92	12.25 0.16 12.09 - ted value I < 6 months - 400.90 9.59 391.31	- 0.02 oy residua 6 months to < 1yr - 417.19	365.79 - 83.06 282.73 777.37 I maturity ≥ 1yr 509.54	70.60 70.60 70.60 70.60 70.18 70.18 70.19 70.60

	as at 31st March 2022	No	< 6	oy residua 6 months		Weighte value
11	NSFR derivative	maturity	months -	to < 1yr	≥ 1yr -	
12 13	liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10)	6.36	28.66	4.24	3.59	3.5 2,094 .1
RSI 14	Total NSFR high-					
15	quality liquid assets (HQLA) Deposits held at other	-	-	-	39.06	19.5
	financial institutions for operational purposes					
16	Performing loans and securities:	-	980.83	88.17	558.05	913.9
	(17+18+19+21+23) Performing loans	-	-	-		
17	to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions	-	318.17	19.00	225.14	282.3
	secured by non-Level 1 HQLA and unsecured					
19	performing loans to financial institutions Performing loans to	_	662.66	69.17	305.70	613.9
10	non- financial corporate clients, loans to retail		002.00	03.17	303.70	010.0
	and small business customers, and loans to sovereigns, central					
20	banks and PSEs, of which: With a risk weight of		221.77			
20	less than or equal to 35% under the Basel II	_	221.77		-	
21	Standardised Approach for credit risk			_	27 21	17.6
21	Performing residential mortgages, of which: With a risk weight of	-	-	-	13.34	17.6
	less than or equal to 35% under the Basel II					
23	Standardised Approach for credit risk Securities that are	_	_	_	_	
	not in default and do not qualify as HQLA,					
24	including exchange- traded equities Other assets: (sum of	-	12.92	(0.48)	192.40	610.7
25	rows 25 to 29) Physical traded	-	-	-	-	
26	commodities, including gold Assets posted as				83.06	70.6
20	initial margin for derivative contracts and		_		03.00	70.0
27	contributions to default funds of CCPs NSFR derivative assets		1.64	-0.57		1.0
28	NSFR derivative liabilities before		0.02	0.03	-	0.0
20	deduction of variation margin posted	604.00	44.06	0.06	400.24	520.0
29	All other assets not included in the above categories	694.89	11.26	0.06	109.34	539.0
30	Off-balance sheet items		-	-	777.37	32.3
31	Total RSF (14+15+16 +24+30) Net Stable Funding					1,576.6
_	Ratio (%)					102.02
As	at 31st December 2021	Unweight No	ed value l	oy residua 6 months	l maturity ≥ 1yr	Weight value
ASI	F Item	maturity	months	to < 1yr	= iyi	
2	Capital: (2+3) Regulatory capital	448.54 448.54	-	-	-	448. 5
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers:	-	743.21	322.22	559.59	1,519.0
5	(5+6) Stable deposits	-	10.51	-	-	9.9
6 7	Less stable deposits Wholesale funding:	169.82	732.70 170.20	322.22 121.67	559.59 85.81	1,509.0
	(8+9) Operational deposits					
8		-	-	-	-	
9	Other wholesale funding	169.82	170.20	121.67	85.81	
9	Other wholesale	169.82 116.24	170.20	121.67	85.81 4.03	
9 10 11	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and		170.20	-		4.0
9 10 11 12	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories	116.24	- 170.20	-	4.03	4.0
9 10 11 12 13 RSI	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem	116.24	170.20	-	4.03	4.0
9 10 11 12 13 RSI 14	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR highquality liquid assets (HQLA)	116.24	170.20	-	4.03	4.0
9 10 11 12 13 RSI	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions	116.24	170.20	-	4.03	4.0
9 10 11 12 13 RSI 14	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR highquality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans	116.24	170.20	-	4.03	4.0
9 10 11 12 13 RSI 14	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23)	116.24	-	137.97	4.03 - 4.03 46.14 477.00	4.0
9 10 11 12 13 RSI 14	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1	116.24	-	-	4.03 - 4.03 46.14	4.0
9 10 11 12 13 RSI 14 15	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans	116.24	-	137.97	4.03 - 4.03 46.14 477.00	4.0 4.0 2,203.3 23.0
9 10 11 12 13 RSI 14	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA	116.24	- 1,196.80	- 137.97	4.03 4.03 46.14	231.7 4.0 4.0 2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15 16	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	116.24	- 1,196.80	- 137.97	4.03 4.03 46.14	4.0 4.0 2,203.3 23.0
9 10 11 12 13 RSI 14 15 16	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Formal Institutions Formal Institutions Formal Institutions Forming loans to financial institutions Formal Institutions	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15 16	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial corporate clients, loans to retail and small business	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15 16	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to financial institutions Performing loans to the financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	4.0 4.0 2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15 16 17 18	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	4.0 4.0 2,203.3 23.0 938.9
9 10 11 12 13 RSI 14 15 16 17 18 19	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions secured by non-Level thQLA and unsecured performing loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to soveriens, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach	116.24	- - 1,196.80 - 453.75	- - - 137.97	4.03 4.03 46.14 477.00	2,203.3 23.0 938.9
9 10 11 11 12 13 13 RSJ 14 15 16 17 17 19 19 220	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions to financial institutions Performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which:	116.24	- - 1,196.80 - 453.75	- - - 137.97 - 88.50	4.03 4.03 46.14 477.00	4.0 4.0 2,203 23.0 938.9 319.
9 10 11 11 12 13 13 RSJ 14 15 16 17 17 19 19 220	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of	116.24	- - 1,196.80 - 453.75	- - - 137.97 - 88.50	4.03 4.03 46.14 477.00	4.0 4.0 2,203 23.0 938.9 319.
9 10 11 12 13 13 14 14 15 15 16 19 19 19 19 19 19 19 19 19 19 19 19 19	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions Secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which:	116.24	- - 1,196.80 - 453.75	- - - 137.97 - 88.50	4.03 4.03 46.14 477.00	4.0 4.0 2,203 23.0 938.9 319.
9 10 11 12 13 13 14 14 15 15 16 19 19 19 19 19 19 19 19 19 19 19 19 19	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Ferforming loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are	116.24	- - 1,196.80 - 453.75	- - - 137.97 - 88.50	4.03 4.03 46.14 477.00	4.0 4.0 2,203 23.0 938.9 319.
9 10 11 11 12 13 13 RSI 14 15 15 16 19 22 20 22 22 22 22 22 22 22 22 10 10 10 10 10 10 10 10 10 10 10 10 10	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: (sum of rows 25 to 29)	116.24	- - 1,196.80 - 453.75	- 137.97 - 88.50 49.47	4.03 - 4.03 46.14 477.00 - 206.82 241.84	2,203.: 23.6 938.: 319.:
9 10 11 11 12 13 13 RSI 14 15 15 16 19 22 20 22 22 22 22 22 22 22 22 10 10 10 10 10 10 10 10 10 10 10 10 10	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	116.24	- 1,196.80 - 453.75 743.05	- 137.97 - 88.50 49.47	4.03 4.03 4.03 46.14 477.00 206.82 241.84	2,203.: 23.6 938.: 319.:
9 10 11 12 13 13 RSI 14 15 15 19 22 20 22 23 22 25	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Interpolation of the above categories Total ASF (1+4+7+10) Interpolation of the above categories Total ASF (1+4+7+10) Interpolation of the above categories Total ASF (1) Interpolation of the above categories Total ASFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and proach for credit risk Securities that are not in qualify and do not qualify	116.24	- 1,196.80 - 453.75 743.05	- 137.97 - 88.50 49.47	4.03 - 4.03 46.14 477.00 - 206.82 241.84	2,203 23.l. 938 319 647
9 10 11 12 13 RSI 14 15 16 17	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for default and contributions to default	116.24	- 1,196.80 - 453.75 743.05	- 137.97 - 88.50 49.47	4.03 4.03 4.03 4.03 4.03 4.03 4.03 4.03	2,203 23.l. 938 319 647
9 10 11 11 12 13 13 RSI 14 14 15 15 16 22 22 23 22 22 22 22 22 22 27 27 27 27	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR highquality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Asset posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets	116.24		- 137.97 - 88.50 49.47 - 1.12 - 1.11	4.03 4.03 4.03 4.03 4.03 4.03 4.03 4.03	4.0 2,203 23.0 938 601 70.0
9 10 11 11 12 13 RSI 14 15 15 16 22 23 23 24 26 26	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Interpretation of the above categories Total ASF (1+4+7+10) Interpretation of the above categories Total ASF (1+4+7+10) Interpretation of the above categories Total ASFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Asset posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative assets	116.24		- 137.97 - 88.50 49.47	4.03 4.03 4.03 4.03 4.03 4.03 4.03 4.03	2,203 23.l. 23.l. 319 601 18
9 10 11 11 12 13 13 RSI 14 15 15 16 22 22 23 22 22 22 22 27 27 27	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions secured by non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	116.24		- 137.97 - 88.50 49.47 - 1.12 - 1.11	4.03 4.03 4.03 4.03 4.03 4.03 4.03 4.03	2,203 23.(938 319 601 70.(
9 10 11 11 12 13 13 RSI 14 15 15 16 17 22 20 22 23 22 23 22 22 22 22 22 22 22 22 22	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Interest and command in the above categories Total ASF (1+4+7+10) Interest and command in the above categories Total ASF (1+4+7+10) Interest and command in the above categories Total ASFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk			- 137.97 - 88.50 49.47 - 1.12 1.11 0.01	4.03	2,203 23.l. 23.l. 938 647 70.l. 573
9 10 11 12 13 13 RSI 14 15 15 16 22 23 23 22 23 22 23 22 28	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Fitem Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA and unsecured prorming loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions Secured by Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: (sum of rows 25 to 29) Physical traded commodities, including gold Assets posted as initial margin for default funds of CCPs NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above			- 137.97 - 88.50 49.47 - 1.12 - 1.11	4.03 4.03 4.03 4.03 4.03 4.03 4.03 4.03	4.0 2,203 23.0 938 601 70.0



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES

(Incorporated in Bahrain with Limited Liability)

18.3 Investments

18.3.1 Composition of investments Portfolio

(Amount in ₹ crore)

(Amount in ₹ crore)

		Investment	Investments outside India	Total		
As at 31st Mar 2023	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others	Investments
Held to Maturity						
Gross	167.27	-	-	167.27	-	167.27
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	167.27	-	-	167.27	-	167.27
Available for Sale						
Gross	369.54	-	15.41	384.95	-	384.95
Less: Provision for depreciation and NPI	(18.60)	-	(0.54)	(19.14)	-	(19.14)
Net	350.94	-	14.87	365.81	-	365.81
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	536.81	-	15.41	552.22	-	552.22
Less: Provision for depreciation and NPI	(18.60)	-	(0.54)	(19.14)	-	(19.14)
Net	518.21	-	14.87	533.08	-	533.08

					(Amo	ount in ₹ crore
		Investment	Investments outside India	Total		
As at 31st Mar 2022	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others	Investments
Held to Maturity						
Gross	138.35	-	-	138.35	-	138.35
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	138.35	-	-	138.35	-	138.35
Available for Sale						
Gross	432.64	-	39.76	472.40	-	472.4
Less: Provision for depreciation and NPI	(11.68)	-	(0.54)	(12.22)	-	(12.22)
Net	420.96	-	39.22	460.18	-	460.18
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	570.99	-	39.76	610.75	-	610.75
Less: Provision for depreciation and NPI	(11.68)	-	(0.54)	(12.22)		(12.22)
Net	559.31	-	39.22	598.53	-	598.53

As at March 31, 2023

Includes Treasury bills 18.3.2 Movement of Provisions for Depreciation and Investment Fluctuation

		(Amount	in ₹ crore
Sr No	Particulars	2023	2022
(i)	Movement of provisions held towards depreciation on investments		
	Opening balance	12.22	9.03
	Add: Provisions made during the year	11.10	7.23
	Less: Write-off, excess provisions written back during the year	(4.18)	(4.04)
	Closing balance	19.14	12.22
(ii)	Movement of Investment Fluctuation Reserve		
	Opening balance	9.20	10.73
	Add: Provisions made during the year	-	
	Less: Write-off, excess provisions written back during the year	(1.89)	(1.53)
	Closing balance	7.31	9.20
(iii)	Closing balance in IFR as a percentage of closing balance of Investments* in AFS and HFT/Current category	2%	2%

amount reflected in the balance sheet

18.3.3 Sale and Transfers to / from HTM Category

The Bank has shifted a security having face value of $\mathfrak T$ Nil crore (previous year $\mathfrak T$ 30 crore) from HTM to AFS category during the year at the beginning of the accounting year with approval of the Board of Directors. There has been no transfer of securities to HTM category during the year (Previous year Nil). In accordance with RBI guidelines, this transfer was excluded from the 5% cap prescribed for value of sales and transfer of securities to the HTM category. The market value and book value of HTM investments as on 31st March 2023 is ₹ 162.35 crores and ₹ 167.27 crores respectively. (Previous year ₹ 137.05 crores and ₹ 138.35 crores respectively).

18.3.4 Non-SLR investment portfolio i) Issuer composition of Non-SLR investments

(Amount in ₹ crore)

	1 1 2022-23				(Allioui	it iii < cioie)
No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities		Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	FI's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	-	-	-	-	-
5	Subsidiaries/ Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(0.54)	-	-	-	-
	Total	14.87				

FY 2021-22

No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities		Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	Fl's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	24.35	24.35	-	-	-
5	Subsidiaries/ Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(0.54)	-	-	-	-
	Total	39.22				

ii) Non performing Non-SLR investments (Amount in ₹ crore)

Particulars	2022-23	2021-22
Opening balance	0.54	0.54
Additions during the year since 1st April	-	-
Reductions during the above period	-	-
Closing balance	0.54	0.54
Total provisions held	0.54	0.54

18.3.5 Repo and Reverse Repo transactions (in Face Value Terms)

		·	,	(Am	ount in ₹ crore)
	Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as at March 31, 2023
	urities sold ler repo				
i.	Government securities	50.00 (80.00)	80.00 (80.00)	76.34 (80.00)	0.00 (80.00)
ii.	Corporate debt securities	-	-	-	-
	urities bought ler reverse repo				
i.	Government securities	1.00 (2.00)	277.00 (618.00)	111.98 (202.34)	123.00 (101.00)
ii.	Corporate debt securities	-	-	-	-

- a) The above transactions pertain to repos and reverse repos done with RBI.
- b) The previous year's figures are shown in brackets
- c) Amounts are based on actual borrowing and lending under repo and reverse repo respectively.

 d) Minimum outstanding during the year excludes days with Nil outstanding
- e) Average outstanding during the year includes days with Nil outstanding. Asset Quality 18.4.1 Classification of advances and provisions held

	Standard		Non-Per	forming		
Particulars	Total Standard Advances	Sub Standard	Doubtful	Loss	Total Non- Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1609.57	16.74	0.58	0.15	17.47	1627.04
Add: Additions during the year					1.01	
Less: Reductions during the year*					0.12	
Closing balance	1715.47	1.00	17.15	0.21	18.36	1733.83
*Reductions in Gross NPAs due to:						
i) Upgradation					-	
ii) Recoveries (excluding recoveries from upgraded accounts)					0.12	
iii) Technical/ Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions) (#)						
Opening balance of provisions held		2.92	0.58	0.15	3.65	
Add: Fresh provisions made during the year					1.48	
Less: Excess provision reversed/ Write-off loans					0.17	
Closing balance of provisions held		0.17	4.58	0.21	4.96	
Net NPAs						
Opening Balance		13.82	-	-	13.82	
Add: Fresh additions during the year					(0.47)	
Less: Reductions during the year					(0.05)	
Closing Balance		0.83	12.57	-	13.40	
Less: Floating provision					1.05	
Net NPAs after floating provision					12.35	

(#) excludes stand	lard asset	s provisio	n.				
	Standard		Non-Pe	rforming	3		ı
Particulars	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non- Performing Advances	Total	
Floating Provisions							
Opening Balance						1.05	
Add: Additional provisions made during the year						-	
Less: Amount drawn down18 during the year						-	
Closing balance of floating provisions						1.05	
Technical write-offs and the recoveries made thereon							
Opening balance of Technical/ Prudential written-off accounts						-	
Add: Technical/ Prudential write-offs during the year						-	
Less: Recoveries made from previously technical/ prudential written-off						-	
Closing halance						_	

Less: Recoveries made from previously technical/ prudential written-off						-	
Closing balance						-	
As at March 31, 2022 (Amount in ₹ crore)							
	Standard		Non-Per	rforming	3		
Particulars	Total Standard Advances		Doubtful	Loss	Total Non- Performing Advances	Total	
Gross Standard							

	Advances	Stariuaru	Doubtiui	LUSS	Advances	
Gross Standard Advances and NPAs						
Opening Balance	1480.79	3.00	11.03	0.13	14.16	1494.95
Add: Additions during the year					16.74	
Less: Reductions during the year*					13.43	
Closing balance	1,609.57	16.74	0.58	0.15	17.47	1,627.04
*Reductions in Gross NPAs due to:						
i) Upgradation					-	
ii) Recoveries (excluding recoveries from upgraded accounts)					4.55	
iii) Technical/ Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					8.88	
Provisions (excluding Floating Provisions)(#)						
Opening balance of provisions held		1.48	10.54	0.13	12.15	
Add: Fresh provisions made during the year					2.95	
Less: Excess provision reversed/ Write-off loans					11.45	
Closing balance of provisions held		2.92	0.58	0.15	3.65	
Net NPAs						
Opening Balance		1.52	0.49	-	2.01	
Add: Fresh additions during the year					13.79	
Less: Reductions during the year					1.98	
Closing Balance		13.82	-	-	13.82	
Less: Floating provision					1.05	
Net NPAs after floating provision					12.77	
(#) excludes stan	dard asset	s provisio	n	-		

	Standard		Non-Pe	rformin	g	
Particulars	Total Standard Advances	Sub standard	Doubtful	Loss	Total Nor Performir Advance	ıg
Floating Provisions						
Opening Balance						1.05
Add: Additional provisions made during the year						
Less: Amount drawn down18 during the year						•
Closing balance of floating provisions						1.05
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off						
Closing balance						
Ratios (In Percent)					2023	2022
Gross NPA to Gross Ad	lvances				1.06%	1.07%
Net NPA to Net Advance	es (**)				0.71%	0.79%
Provision coverage rat	io				32.76%	26.90%

- a) Deducting the existing floating provisions from gross NPAs to arrive at net
- NPAs or b) Reckoning it as part of Tier II capital subject to the overall ceiling of 1.25% of total Risk Weighted Assets.

The Bank has exercised the option of deducting such floating provisions from Gross NPAs to arrive at net NPAs.

18.4.4 Particulars of resolution plan and restructuring

1. There has been no resolution plan implemented in this year (Previous year Nil) under the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019. 2. Details of accounts subjected to restructuring (Amount in ₹ crore)

Micro, Small and Medium Retail (excluding Agriculture and allied Corporates

		activ		(excluding MSME)		Enterprises (MSME)		agriculture and MSME)		Total	
		F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	1	-	1	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.03	-	0.03	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.01	-	0.01	-
Doubtful	Number of borrowers	-	-	-	-	-	-	2	-	2	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.06	-	0.06	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.06	-	0.06	-
Total	Number of borrowers	-	-	-	-	-	-	3	-	3	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.09	-	0.09	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.07	-	0.07	-
18.4.5. Disclosure of transfer of loan exposures				18.5	Fynosures						

As at March 31, 2023	(Amo	unt in ₹ cror	
Details of NPA loans transferred during the	he year		
Particulars	To ARCs	To permitted transferees	To other transferees
No: of accounts	_	_	

Particulars	ARCs	transferees	transferees	
No: of accounts	-	-	-	
Aggregate principal outstanding of loans transferred	-	-	-	
Weighted average residual tenor of the loans transferred	-	-	-	
Net book value of loans transferred (at the time of transfer)	-	-	-	
Aggregate consideration	-	-	-	
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	
As at March 31, 2022 (Amount in ₹ cr				

AS at maron on, LULL		(/	unount in voic			
Details of NPA loans transferred during the year						
Particulars	To ARCs	To permitted transferees	To other transferees (please speci			
No: of accounts	-	-				
Aggregate principal outstanding of loans transferred	-	-				
Weighted average residual tenor of the loans transferred	-	-				
Net book value of loans transferred (at the time of transfer)	-	-				
Aggregate consideration	-	-				
Additional consideration realized in respect of accounts transferred in earlier years	-	-				
18.4.6 Details of Loans acquired during the year						

As at March 31, 2023	(Amount in	₹ crore)
Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-
As at March 31, 2022	(Amount in ₹	crore)

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid		-
Weighted average residual tenor of loans acquired	-	-

18.4.7 Divergence in the asset classification and provisioning

The RBI vide circular no. DBR.BP.BC.No.63/21.04.018/2016-17 & DBR. BP.BC.No.32/21.04.018/2018-19, titled "Disclosure in the Notes to Accounts to the Financial Statements - Divergence in the asset classification and provisioning requirement or the additional gross NPA assessed by RBI for the financial year.

There has been no NPA divergence observations/comments for the FY 2021-22 and accordingly disclosures as required vide the above circular are not applicable. 18.4.8 Provision pertaining to Fraud Accounts

Particulars	2023	2022
Number of frauds reported	-	3
Amount involved in fraud (₹ crore) (Net of recovery of ₹ 0.58 crore in previous year)	-	4.86
Amount of provision made for such frauds (₹ crore)	-	3.65
Amount of Unamortised provision debited/(reversed) from 'other reserves' as at the end of the year (₹crore) (**)	(1.21)	1.21

** The bank was not required to complete the provisioning by debiting the profit and loss account as the bank received insurance claim of ₹ 1.35 crores 18.4.9 Disclosure under Resolution Framework for COVID-19-related Stress A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Disclosures to be made for period ending March 31, 2023

(Amounts in ₹ crore)								
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year (A)	aggregate debt that slipped into NPA	amount written off during	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the year			
Personal Loans	0.69	0.11	-	0.22	0.36			
Corporate persons*	-	-	-	-	-			
Of which MSMEs	-	-	-	-	-			
Others	1.76	0.65	-	0.05	1.06			
Total	2.45	0.76	-	0.27	1.42			

				(Am	ounts in ₹ cror
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at implementation of resolution plan (A)	Of (A), aggregate debt that slipped into NPA during the period	amount written off during	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent implementation of resolution plan – Position as at the end of the year
Personal Loans	0.78	-	-	0.09	0.69
Corporate persons*	-	-	-	-	
Of which MSMEs	-	-	-	-	
Others	1.89	-	-	0.13	1.70
Total	2.67	_	-	0.22	2.4

	I.2 Sector-wise Adva	,	2022	in ₹ crore			
Sr. No.	Sector	Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector	Total Advances (Gross)	Gross	% of Gross NPAs to total advances in that sector
Α	Priority Sector						
1	Agriculture activities and allied	-	-	-	-	-	-
2	Advances to industries sector eligible as priority sector lending *	379.86	-	-	366.15	-	-
3	Services #	361.65	-	-	318.42	-	-
4	Personal loans	1.34	-	-	1.77	-	-
	Sub-total (A)	742.85	-	-	686.34		
В	Non Priority Sector						
1	Agriculture activities and allied	-	-	-	-	-	-
2	Industry *	612.26	16.74	2.73%	544.21	16.74	3.08%
3	Services #	332.03		-	339.86		-
4	Personal loans	46.70	1.62	3.47%	56.63	0.73	1.28%
	Sub-total (B)	990.98	18.36	1.85%	940.70	17.46	1.86%
_	Total (A+B)	1,733.83	18.36	1.06%	1,627.04	17.46	1.07%
	* Industry of which						
	Chemicals, dyes paints etc.	243.80	-	-	289.46	-	
_	Food processing	170.62	-	-	123.44	-	·
	Rubber, Plastic and their Products	113.49		-	121.37	-	
	Vehicles, Vehicle Parts and Transport Equipment's	116.17	-	-	100.45	-	
			1 '				
	# Services of which NBFC	301.65			268.16		

uaiu	INGITIDE OF DOLLOWERS	_	_	- 1	_	_	_	_	_	-	- 1
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
standard	Number of borrowers	-	-	-	-	-	-	1	-	1	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.03	-	0.03	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.01	-	0.01	-
otful	Number of borrowers	-	-	-	-	-	-	2	-	2	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.06	-	0.06	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.06	-	0.06	-
	Number of borrowers	-	-	-	-	-	-	3	-	3	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.09	-	0.09	-
	Provision held (₹ crore)	-	-	-	-	-	-	0.07	-	0.07	-
5 Disclosure of transfer of loan exposures					18.5	Exposure	s				
The bank has not transferred/acquired any stressed loans or SMA loans				ans 18.5.	1 Exposure	to real estate			(Amoun	t in ₹ crore)	

18.5	Exposures			
18.5.1	Exposure to real estate	(Amount in ₹ cro		
	Particulars	2023	2022	
	A-Direct exposure			

10.5.1	Exposure to real estate	3		(Amo	ount in ₹ cı
	Partic	ulars		202	3 202
	A-Direct e	xposure			
(i) Resi	dential Mortgages				
that is	g fully secured by morton or will be occupied by the are would also include no	ted.	.91 23		
	ch individual housing loa sector advances	ans eligible fo	or inclusions i	n	-
(ii) Con	nmercial Real Estate				-
(office premise comme hotels,	g secured by mortgage buildings, retail space ss, multifamily resident rcial premises, indus land acquisition, develop re would also include no	e, multipurp ial buildings trial or wa pment and co	ose commer, multi tenar rehouse spa onstruction, e	rcial nted ace, tc.).	.28 8
(ii) Inve	stments in MBS and oth	er securitize	d exposures		-
- Resid	ential Real Estate				-
- Comn	nercial Real Estate				-
- Any O	ther- Direct Exposure- F	Please Specif	- y		-
	B-Indirect	Exposure			-
	led and Non-Funded ex e Companies (HFCs)	posures NHE	and Housing	3	-
Total E	xposure to Real Estate	e Sector (A +	· B)	33	.19 32
18.5.2	Exposure to capital ma	arket		(Amo	ount in ₹ cr
Sr. No.	Pa	articulars		202	3 202
(i)	Direct investment in bonds, convertible de oriented mutual funds exclusively invested in	bentures and the corpus	d units of equ of which is	uity-	-
(ii)	Advances against shares /bonds/ debentures or other securities or on clean basis to individual for investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual fund;				0.000
(iii)	Advances for any other purpose where shares or convertible bonds or convertible debenture or units of equity-oriented mutual fund are taken as primary security;				-
(iv)	Advance for any other by the collateral sect bonds or convertible oriented mutual fund i other than shares/co debentures/units of does not fully cover th	tible juity urity tible	-		
(v)	Secured and unsecur and guarantees issue and market makers;				-
(vi) Loan sanctioned to corporate against security or share/ bonds/ debentures or other security or or clean basis for meeting promoter's contribution to the equity of new companies in anticipation or raising resources;					-
(vii)	Bridge loan to compa flows/issues;	uity -	-		
(viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debenture or units of equity oriented mutual fund;					-
(ix)	Financing to stockbrok	ers for marg	in trading;	-	-
(x)	All exposures to Ve	enture Capit		ooth -	-
	Total exposure to ca			-	0.000
18.5.3	Risk category wise co	untry exposi	ıre	(Amo	ount in ₹ cı
	-		ch 31, 2023	As on Ma	rch 31, 20
	Risk category	Exposures			
	KISK Category		FIOVISIONS	Exposures	s Provisi

276.91 0.14 226.96 0.13 Moderate Risk High Risk 31.87 9.87 Very High Risk and Restricted

682.66

 a) Exposures computed on a net basis i.e., gross exposure 'minus' for cash collaterals, bank guarantees and credit insurance available in/ issued by countries in a lower risk category than the country on which exposure is assumed.

540.01

b) Net Exposure is excluding provisions held 18.5.4 Unsecured Advances – advances granted against intangible securities

(Amount in ₹ crore) **Particulars** 2023 2022

l	Total unsecured advances of the bank (Net of NPA)	286.72	212.79
	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
l	Estimated value of such intangible securities	-	-
l	18.5.5 Factoring Exposure	(Amount	in ₹ crore)
l	Particulars	2023	2022
ı	Factoring Exposure	-	-

18.5.6 Intra-Group ExposuresThe intra-group exposure comprises of Bank's transactions and transactions are comprised to the comprise of transactions and transactions are comprised to the comprise of transactions and transactions are comprised to the comprise of transactions and transactions are comprised to the comprise of transactions and transactions are comprised to the comprise of transactions are comprised to the comprise o to the entities belonging to the bank's own group (group entities). The Bank's exposure to their Head Office and overseas branches of the parent bank, except for proprietary derivative transactions undertaken with them, are excluded from intra-group exposure. The Bank has no other Group Entities

Based on the above the bank has no Intra-Group exposure to be reported as on March 31, 2023. (Previous year NiI) 18.5.7 Unhedged Foreign Currency Exposure

The Bank encourages its borrowers' to hedge their un-hedged exposure. The Bank assesses the un-hedged foreign currency exposure of the borrowers as a part of credit risk assessment. A policy is in place to manage the credit risk arising out of un-hedged foreign currency exposure of the borrowers. The Bank also reviews the portfolio on a periodic basis and maintains provision towards the un-hedged foreign currency exposure of the Borrowers in line with the extant RBI guidelines. The Bank has maintained provision of ₹ 0.12 crores (previous year of ₹1.11 crores) and additional capital of ₹ 0.19 crores



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES

(Incorporated in Bahrain with Limited Liability) (Previous year: 2.42 crores) on account of Unhedged Foreign Currency

	Exposure of its borrowers as at March 31, 2023.		
18.6	Concentration of Deposits, Advances, Exposures ar	nd NPA	
18.6.1	Concentration of Deposits	(Amount	t in ₹ crore)

ioioi Concontiation of Doposito	(, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0.0.0,
Particulars	2023	2022
Total Deposits of twenty largest depositors	818.35	5 584.33
% of Deposits of twenty largest depositors to Total deposits of the bank	36.56	29.14
18.6.2 Concentration of Advances*		nt in ₹ crore)
Particulars	2023	2022
Total Advances of twenty largest borrowers*	1288.42	1186.60
% of Advances to twenty largest borrowers to Total Advances of the bank	51.44%	53.45%

*Advances is computed based on credit exposure i.e. funded and non-funded exposure including derivative exposure; sanctioned limits or outstanding,

ı	whichever is higher, is reckoned (but excludes inter-bank exposure).					
ı	18.6.3 Concentration of Exposures	(Amou	nt in ₹ crore)			
ı	Particulars	2023	2022			
ı	Total Exposure to twenty largest borrowers/customers*	1288.42	1186.60			
	% of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	51.14%	52.52%			
1						

* Exposure is computed based on total exposure i.e. funded and non-funded exposure including investment and derivative exposure (but excludes interbank exposure).

18.6.4 Concentration of NPAs**	(Amount in ₹ crore	
Particulars	2023	2022
Total Exposure to top twenty NPA accounts	18.06	17.19
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	98.40%	98.43%

The information disclosed pertains to only advances (as reported in Schedule 9 of the Balance Sheet).

18.7 Derivatives

The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable The Bank has very limited exposure to derivatives viz. forward foreign exchange contracts

18.7.1 Disclosures on risk exposure in derivatives Qualitative Disclosure Products

The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable. The Bank has very limited exposure to derivatives viz. forward foreign

exchange contracts.

Treasury operation is segregated into three different department's viz. front office, mid-office and back office. The primary role of front office is to conduct business, that of mid-office is to ensure compliance in accordance with set norms and policies and that of back office is to process / settle the

The Bank has in place policies / procedures which have been approved by the Management Committee to ensure adherence to various risk parameters and prudential limits.

Policies for hedging risk

The Bank has the following two policy papers in place, approved by Management Committee.

Integrated Foreign Exchange policy and

- Asset Liability Management (ALM) Policy The Bank monitors the hedges/mitigants on a continuous basis through daily

and monthly reports that are reviewed by the dealing room/top management Risk measurement and monitoring a) Risk Measurement: For forward foreign exchange contracts, risk is measured through a daily

report called Value at Risk (VaR), which computes VaR on the foreign exchange, gaps using FEDAI VaR factors.

b) Risk Reporting and Risk monitoring systems The Bank has the following reports/systems in place which are reviewed

- by the top management
- VaR ii) Net open position
- iii) AGL / IGL iv) Dealer wise limits
- v) Stop loss limits vi) Bankline limits

Provisioning, collateral and credit risk mitigation

As stated in Schedule 17: Principal accounting policies point no 3 (a) and (d). Quantitative Disclosure

	Quantitative Disclosure			(Amou	ınt in ₹ crore)
		20	23	20	22
Sr. No	Particulars	Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
(i)	Derivatives (Notional Principal)				
	a) For hedging	-	-	-	-
	b) For trading	1471.30	-	584.13	-
(ii)	Marked to Market Positions (net)				
	a) Assets (+)	3.13	-	2.05	-
	b) Liability (-)	2.26	-	0.98	-
(iii)	Credit Exposure	32.59	-	14.01	-
(iv)	Likely impact of one percentage change in interest rate (100*PV01)				
	a) On hedging derivatives	-	-	-	-
	b) On trading derivatives	1.94		0.43	
(v)	Maximum and minimum of 100*PV01 observed during the year				
	a) On hedging				
	Minimum	-	-	-	-
	Maximum	-	-	-	-
	b) On trading				
	Minimum	0.55	-	0.43	-
	Maximum	2.06	-	1.32	-

Credit Default Swap

The bank does not deal in Credit Default Swap transactions Disclosures relating to Securitization

18.9 The Bank does not have any securitized assets as of March 31, 2023 and

Less Amounts reimbursed by DEA Fund towards claims

Closing balance of amounts transferred to DEA Fund

18.10 Off-balance Sheet sponsored Special Purpose Vehicles (SPVs) The Bank does not have any SPVs as at March 31, 2023 (Previous year Nil). 18.11 Transfer to Depositor Education and Awareness Fund (DEA Fund)

		(Amount	in ₹ crore)
	Particulars	2023	2022
	Opening balance of amounts transferred to DEA Fund	2.04	1.90
Add	Amounts transferred to DEA Fund during the year	0.18	0.16

The amount transferred to DEA Fund is also shown as contingent liability under Schedule 12.

18.12 Disclosure of Complaints

18.12.1 Customer complaints and unimplemented awards of Banking

10.12.1		nbudsman	warus or	Dankin		
Sr. No		Particulars	2023	2022		
Compl	aints	received by the bank from its customers				
1.	Num year	ber of complaints pending at beginning of the	-	-		
2.	Num	ber of complaints received during the year	-	2		
3.	Num	ber of complaints disposed during the year	-	2		
	3.1	Of which, number of complaints rejected by the bank	-	-		
4.	Num	Number of complaints pending at the end of the year -				
Mainta	inabl	e complaints received by the bank from OBOs				
5.		ber of maintainable complaints received by the form OBOs				
	5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	-	-		
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	-	-		
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-		
6.		ber of Awards unimplemented within the	-	-		

18.12.2 Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 Days
1	2	3	4	5	6
FY 2022-23					
Ground - 1	-	-	-	-	
Ground - 2	-	-	-	-	
Ground - 3	-	-	-	-	
Ground - 4	-	-	-	-	
Ground - 5	-	-	-	-	
Others	-	-	-	-	
Total	-	-	-	-	
FY 2021-22					
E-banking / ATM CARD Not Working	-	2	-	-	
Ground - 2	-	-	-	-	
Ground - 3	-	-	-	-	
Ground - 4	-	-	-	-	
Ground - 5	-	-	-	-	
Others	-	-	-	-	
Total	_	2	-	_	

and relied upon by the auditor.

18.13 Penalties imposed by the Reserve Bank of India (RBI).

During the FY 2022-23, Reserve Bank of India (RBI) levied a penalty of ₹ 2.66 crores on the bank in relation to historical omissions in the cyber security framework of the bank's Indian operations. While majority of the issues have been closed, RBI highlighted delays in some instances. Over the past months, the Indian operations, supported by Head office, has implemented a comprehensive IT and IT information Security programme with capital and recurrent investment and the bank has appointed two senior leaders (Head of IT and Chief Information Security officer) and has implemented advanced 24/7 monitoring and detection solutions to protect against cyber security threats, together with enhanced infrastructure across the four branches in India. (Previous Year - Nil). There is no default in Reverse Repo transactions during the FY 2022-23. (Previous Year - Nil)

18.14 Remuneration In terms of guidelines issued by RBI vide circular no. DBOD. No. BC 72/29.67.001/2011-12 dated January 13, 2012 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff. etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the Financial Stability Board principles and standards wide letter dated May 2, 2023.

18.15 Other Disclosures 18.15.1 Business Ratios

(Amount in ₹ crore unless otherwise stated)

Sr. No.	Particulars	2023	2022		
(i)	Interest Income as a percentage to working funds	5.47%	4.90%		
(ii)	Non-Interest income as a percentage to working funds	0.71%	0.77%		
(iii)	Cost of Deposits	4.41%	4.55%		
(iv)	Net Interest Margin	2.29%	1.39%		
(v)	Operating Profit as a percentage to working funds	1.06%	0.63%		
(vi)	Return on Assets	0.64%	0.27%		
(vii)	Business (Deposits + Advances) per employee	38.51	35.56		
(viii)	Profit per employee	0.17	0.08		
Notos:					

- a) Employees as of balance sheet date are considered for computation of ratios. b) Deposit (excluding interbank) & Advances outstanding as of balance sheet
- date are taken for calculating ratios in (v) above. c) Working funds is average of total assets of Form X as reported to RBI.
- d) Net Interest Margin = Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income - Interest Expense
- e) Operating profit = Interest Income + Other Income Interest Expenses Operating Expenses

18.15.2 Bancassurance Business

The Bank has earned income from bancassurance business as below:

		(Amount	in ₹ crore
Sr. No.	Nature of Income	2022-23	2021-22
1.	For selling life insurance policies	0.08	0.07
2.	For selling non-life insurance policies	0.04	0.01
3.	For selling mutual fund products	0.85	0.72
10 1E 2	Marketing and Distribution		

Marketing and Distribution The Bank has not earned any income from Marketing and Distribution business during the year ended March 31, 2023 (Previous year Nil).

18.15.4 Priority Sector Lending Certificates (PSLCs) The Bank has purchased PSLCs during the year. Stock of PSLCs held at

	year end is detailed below in face value terms.		
		(Amount	in ₹ crore)
Sr No.	Particulars	2023	2022
(i)	PSLC – General	200	-
(ii)	PSLC - Micro Enterprises	-	-
(ii)	PSLC – Agriculture	-	-
	Total	-	-

18.15.5 Breakup of provisions and contingencies

Break of provisions and contingencies charged to the Profit & Loss

Account:		
	(Amount	in ₹ crore
Particulars	2023	2022
Provision for Taxation		
Current Tax	6.21	2.94
MAT credit (entitlement)/reversal	(4.61	(1.41)
Deferred Tax	10.76	1.13
Provisions on NPA (including Write-offs)	1.32	0.38
Provision on Country Risk	0.06	(0.27)
Provision on Non-Funded Commitments		
Provision on Standard Advances	(2.60	3.80
Provision on Other Assets (including Write-offs)	(0.13	3.64
Total	11.01	10.21

Provision for Depreciation on Investments is clubbed under other income 18.15.6 Update on IND AS Implementation

The Institute of Chartered Accountants of India has issued Ind-AS (a revised set of accounting standards) which largely converges the Indian accounting standards with International Financial Reporting Standards (IERS) The Ministry of Corporate Affairs (MCA) has notified these (IFNO). The Ministry of Corporate Analis (MCA) has number of eaccounting standards (Ind-AS) for adoption. The Reserve Bank of India (RBI) through its press release dated March 22, 2019 has deferred the implementation of Indian Accounting Standards (Ind-AS) till further notice for scheduled commercial banks. In preparedness towards achieving the same, the Bank is in the process of preparing proforma financial statements as required by Reserve Bank of India (RBI) vide its circular ref. DBR.BP.BC.No.106/21.07.001/2015-16 dated June 23, 2016, ref. DO.DBR.BP.No.2535/21.07.001/2017-18 dated September 13, 2017 and mail dated July 20, 2018. The Bank will continue its preparation towards migration to adopting Ind-AS as per regulatory requirement.

18.15.7 Payment of DICGC Insurance Premium

	(Amount in	ı ₹ crore)
Sr No.	Particulars	2023	2022
(i)	Payment of DICGC Insurance Premium (Excluding GST)	2.43	2.75
(ii)	Arrears in payment of DICGC premium	-	-

Disclosures as per Accounting Standards (AS) 18.16.1 Accounting Standard 15 - Employee benefits

18.16.1.1 Gratuity

0.02

2.13

The following tables summarize the components of net benefit expense recognised in the Profit and Loss Account and the funded status and amount recognised in the Balance Sheet for the respective plans. 1) Profit and Loss account: Net employee benefit expense (recognised in

payment to and provision to employees)	oxponoo (re	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	(Amour	nt in ₹ crore)
Particulars	2022-23	2021-22
Current service cost	0.57	0.52
Interest cost	0.46	0.40
Expected return on plan assets	0.41	0.36
Actuarial (gains)/losses	(0.77)	0.11
Past Service Cost	-	-
Net expenses	(0.15)	0.67

2) Balance Sheet: Details of provision for gratuity

	,	,
Particulars	2022-23	2021-22
Fair value of plan assets	5.11	5.80
Present value of obligations	4.96	6.47
Asset/(Liability)	0.15	(0.67)
Asset/(Liability) recognised in the balance sheet	0.15	(0.67)
3) Changes in the present value of the defined I	nenefit oblig	ation are as

follows:

	(Amount in	₹ crore)
Particulars	2022-23	2021-22
Opening defined benefit obligation	6.47	5.79
Interest cost	0.46	0.40
Current service cost	0.57	0.52
Past service cost	-	-
Cost of Plan Amendment	-	-
Benefits paid	(1.69)	(0.28)
Actuarial (gains) / losses on obligation	(0.85)	0.04
Closing defined benefit obligation	4.96	6.47
4) Changes in the fair value of plan assets are as	follow	

	(Amour	nt in ₹ crore)	
Particulars	2022-23	2021-22	
Opening fair value of plan assets	5.80	5.30	
Expected return	0.41	0.36	
Contributions by employer	0.67	0.49	
Benefits paid	(1.69)	(0.27)	
Actuarial gains / (losses) on plan assets	(0.09)	(0.08)	
Closing fair value of plan assets	5.10	5.80	
5) Experience adjustments:	5) Experience adjustments: (Amount in ₹ crore		
Particulars	2022-23	2021-22	
(Gain)/Loss on obligation due to change in assumption	(0.14)	(0.13)	

Experience (Gain)/Loss on obligation Actuarial Gain/(Loss) on planned assets (80.0)6) Principal assumptions used in determining gratuity for the Bank's plans

are shown below:		
Particulars	2022-23	2021-22
Discount Rate (%) p.a.	7.47%	7.15%
Expected rate of return on assets (%) p.a.	7.47%	7.15%
Salary escalation rate (%) p.a.	8.00%	8.00%
Attrition Rate (%) p.a.: For first 4 years	10.00%	10.00%
: After 4 years	4.00%	4.00%

18.16.1.2 Compensated Absences

The actuarial liability of compensated absences of unencashable

accumulated blok leaves of the employees of the Bank is given below.			
	(Amour	nt in ₹ crore)	
Particulars	2022-23	2021-22	
Total actuarial liability for sick leave	0.60	0.56	
Principal assumptions used in determining sick Bank's plans are shown below:	leave provi	sion for the	

2022-23 2021-22 Particulars Discount Rate (%) p.a. 7.47% 7.15% 8.00% Salary escalation rate (%) p.a. 8.00% The estimates of future salary increase, considered in actuarial valuation.

take account of inflation, seniority, promotion and other relevant factors such as supply and demand in the employment market. **Unamortised Pension and Gratuity Liabilities** Amortisation of pension and gratuity liabilities expenditure in terms of circular no. DBOD.No.BP.BC.80/21.04.018/2010-11 dated February 09,

2011 is ₹ Nil for the year under review (Previous Year: ₹ Nil). Accounting Standard 17 - Segment reporting Segment Information about Primary Business Segments for the year

March 31, 2023.

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	Total
Revenue	42.72	114.74	4.56	2.58	164.6
Unallocated Revenue					0.46
Total Segment revenue					165.06
Expense	32.80	86.15	6.56	1.02	126.53
Unallocated Expense					10.36
Total Segment Expense					136.89
Operating Profit	9.92	28.59	(2.00)	1.56	38.07
Unallocated operating profit					(9.90
Net Operating Profit					28.17
Segment Result	9.93	29.86	(1.92)	1.56	39.43
Unallocated result					(9.91
Total Segment Result					29.52
Income Taxes (net of deferred tax)					(12.36
Net Profit	1				17.16
Other Information					
Segment Assets	849.06	1731.33	52.34	0.16	2,632.89
Unallocated Assets					118.15
Total Assets					2,751.04
Segment Liabilities	2.78	815.41	1460.05	0.18	2,278.42
Unallocated Liabilities					472.62
Total Liabilities					2,751.04

(Amount in ₹ crore)

				(, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0.0.0
Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	Total
Revenue	47.58	103.88	4.17	3.00	158.63
Unallocated Revenue					1.38
Total Segment revenue	1				160.01
Expense	39.82	87.71	5.86	0.93	134.32
Unallocated Expense					7.82
Total Segment Expense	1				142.14
Operating Profit	7.76	16.17	(1.69)	2.07	24.31
Unallocated operating profit					(6.44)
Net Operating Profit	1				17.87
Segment Result	7.76	12.21	(1.64)	(1.57)	16.76
Unallocated result					(6.44)
Total Segment Result					10.32
Income Taxes (net of deferred tax)					2.66
Net Profit	1				7.66
Other Information					
Segment Assets	788.46	1626.57	51.83	0.17	2,467.03
Unallocated Assets					125.39
Total Assets					2,592.42
Segment Liabilities	90.07	493.15	1544.18	0.20	2,127.60
Unallocated Liabilities					464.82
Total Liabilities					2,592.42

a. The Bank operates as a single unit in India and as such has no identifiable geographical segments subject to dissimilar risk and returns. Hence no information regarding the same has been given.

b. The Bank is organised into three main business segments, namely i. Treasury - primarily comprising of Dealing Room operations, trading/

investments in Bonds and Government securities ii. Corporate Banking - primarily comprising of Wholesale Loans and

vances to Corporates, Investments in Corporate Bonds. iii. Retail Banking - Primarily comprising of retail loans & advances to

c. The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns.

overall organisation structure of the Bank and the internal financia reporting system. d. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned

allocated on a reasonable basis. e. The classification of assets to the respective segments conform to the guidelines issued by RBI vide DBOD.No.BP.BC.81/21.01.018/2006-07

dated April 18, 2007. Segment revenues stated above are aggregate of Schedule 13 - Interest income and Schedule 14 - Other Income with zero spread on account of transfer pricing.

18.16.3 Accounting Standard 18 - Related party disclosures:

Bank of Bahrain & Kuwait, Bahrain, its branches and representative office **Subsidiaries of Parent**

1. CrediMax Invita Bahrain

3. Global Payment Services 4. 973 Labs Co.W.L.L

Associated Company of Parent

1. Bahrain Kuwait Insurance (BKIC) Securities Investment Company
 Bahrain Commercial Facilities Company

4. Invita-Kuwait FINCORP W.L.L.

11.Alosra Bank

6. Social Insurance Organization (Pension Fund Commission)

 Kuwait Investment Authority (KIA)
 Social Insurance Organization (GOSI) 9. The Benefit Company 10. Naseej Company

12. Diyyar Al Harameen Al Ola Limited 13. BBK Geojit Securities KSC

14. Bahrain Liquidity Fund 15. Magnum Partners Holding Limited 16. Evoque Holdings Jersey Limited

17. LSE Jersey Holdings Limited partnership
18. Aegila Capital Management Limited 19. Invita Claims Management Company

20. Ithmar Holding B.S.C. **Key Management Personnel**

Mr. Mallikarjun Kota - Country Head & CEO - India (upto 30-11-2022) Mr. Guru Prasad Pantula- Acting Country Head & CEO - India (w.e.f 01-

In line with the RBI circular DBR.BP.BC.No.23/21.04.018/2015-16 dated July 01, 2015 the Bank is not required to disclose details pertaining to related party where under a category there is only one entity (i.e. Head Office & its branches). Similarly, there has been only one entity/person under Key management Personnel at any point of time and therefore

those details are also not disclosed.

There were no transactions with other related parties during the year. Related parties are identified by the management and relied upon by the

auditors 18.16.4 Accounting Standard 19 - Leases Lease payments for assets taken on operating lease are recognized in the Profit & Loss Account over the term of the lease in accordance with the AS-19 on Leases. The Bank has entered into non- cancellable operating leases only for vehicles and rented premises.

The total of future minimum lease payments under non-cancellable operating leases as determined by the lease agreements are as follows:

	`	
Particulars	2023	2022
Not later than one year	7.21	6.26
Later than one year and not later than five years	12.84	10.72
Later than five years	-	-
Total	20.05	16.98
Total minimum lease payments recognized in the P&L (incl. taxes)	6.68	6.49

The lease agreements entered into pertain to use of premises (including fixed assets) at the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreement regarding use of assets, lease escalations, renewals and a restriction on sub-leases.

Accounting standard 22 - Accounting for taxes on income

In accordance with Accounting Standard 22 on "Accounting for taxes on income" issued by the Institute of Chartered Accountants of India, the Bank has recognized Deferred Tax Asset (DTA) on timing differences to the extent there is reasonable certainty based on contracts and arrangements in place which will enable the Deferred Tax Asset to be reversed Items on which DTA is created are as follows:

	(/ 11100	unt in Coole)
Particulars	2023	2022
Deferred Tax Assets		
Provision on Advances	6.01	6.58
Provision for Employee Benefits	0.37	0.30
Bonus payable	0.93	0.85
Depreciation on Fixed Assets	-	-
Carried forward losses	9.59	19.63
Others	1.93	2.06
Total	18.83	29.42
Deferred Tax Liability		
Depreciation on Fixed Assets	1.79	1.62
Total	1.79	1.62
Net Deferred tax asset	17.04	27.80

18.16.6 Accounting Standard 26 – Intangible Assets

The Bank holds intangible assets, primarily software, which is reported as part of Schedule 10. Details of the same are given below. (Amount in ₹ c

	(Alliot	int in Colore)
Particulars	2023	2022
Opening Gross Block	14.12	13.73
Additions during the year	1.89	0.39
Deductions during the year	-	-
Depreciation till date	14.14	13.49
Net Block	1.87	0.63
Intangibles under development (CWIP)	0.23	0.10
10 16 7 Accounting Standard 20 Impairment of	nanata	

As at March 31, 2023 there were no events or changes in circumstances which indicate any material impairment in the carrying value of the assets covered by AS 28 on "Impairment of Assets" (Previous year Nil).

18.16.8 Accounting Standard 29 - Provisions, contingent liabilities and

	assets	
Sr. No.	Contingent Liability	Brief description
1	Claims against the Bank not Acknowledged as debts	Includes legal proceeding in the normal course of business, which is disputed by the Bank.
2	Liability on account of outstanding forward foreign exchange contracts and other derivative contracts	The Bank enters into foreign exchange contracts on its own account and for customers. Forward foreign exchange contracts are commitments to buy or sell foreign currency at a future date at the contracted rate. The foreign exchange contracts are recorded, as contingent liabilities at notional amount.
3	Guarantees given on behalf of constituents, acceptances, endorsements and other obligations	Guarantees given on behalf of constituents, acceptances, endorsements and others. As a part of its normal banking activities, the Bank issues documentary credit and guarantees on behalf of its customers. Documentary credits such as letters of credit enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payments in the event of the customer failing to fulfill its financial or performance obligations.
4	Other items for which the Bank is contingently liable	This includes contingent liability corresponding to amount transferred to Depositor Education and Awareness Fund, Capital commitment and securities of Staff Gratuity Trust held in Constituent SGL account.

18.17.1 Details of Single Borrower Limit (SBL)/Group Borrower Limit (GBL)

exceeded by the bank The bank has not exceeded regulatory single and group borrower exposure limits during the year. (Previous year: Nil).

18.17.2 Non-Performing Assets (Mark to Market on Derivative deals) As per the guidelines issued by RBI vide notification DBOD.No.BP. BC.28/21.04.157/2011-12 dated August 11, 2011, Crystallized Receivables - Positive MTM on terminated derivative deals overdue for

more than 90 days have been reported under "Schedule 11- Other Assets"

after netting of the "Suspense crystallized receivables". The Gross value of crystallized receivables as on March 31, 2023 is Nil (Previous year: -Nil and the Net value is Nil (Previous year: Nil).

18.17.3 Provisions towards standard assets **Particulars** 2022 2023 Provisions towards standard assets (including provision 10.07

for derivative and un-hedged foreign currency exposure) 18.17.4 Letters of comfort (LoCs) issued by banks

The Bank did not issue any LoCs during the year (Previous year Nil). Micro, Small and Medium Enterprises Development Act, 2006 (MSMED)

Under the Micro, Small and Medium Enterprises Development Act, 2006 which came into force from October 2, 2006, certain disclosures are required to be made relating to Micro, Small and Medium enterprises. There have been no reported cases of delays in payments to micro and small enterprises or of interest payments due to delays in such payments during the years ended March 31, 2023 and March 31, 2022. The above is based on the information available with the Bank which has been relied

upon by the auditors. Corporate Social Responsibility (CSR)

The details of CSR expenditure are given below: Gross amount required to be spent by the company during the year $\ref{0.17}$ crore (Previous year $\ref{0.17}$ cr.) Amount approved by the Board to be spent during the year ₹ 0.17 crore (Previous year ₹ 0.17 cr.) Amount spent during the year ended March 31, 2022

		,	
Sr No.	Particulars	2023	2022
(i)	Construction/Acquisition of any asset	-	-
(ii)	On purposes other than (i) above	0.17	0.17

No amount relating to CSR activities was contributed to any related party of the Bank (Previous year- Nil). The bank has not entered into any contractual obligation with respect to a CSR liability, hence no provision required (Previous year-NIL).

Details of Unspent amount (Amount in ₹ crore)

For the F	Y 2022-23					
Opening Balance		Amount required to be spent	Amount spent during the year		Closing	g Balance
With Company	In Separate CSR Unspent A/c		With Company	In Separate CSR Unspent A/c	Company	In Separate CSR Unspent A/
-	-	-	-	-	-	-

18.17.7 Provision for Long Term Contracts

The Bank has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. At the year end, the Bank has reviewed and recorded adequate provision as required under any law / accounting standards for material foreseeable losses on such long term contracts (including derivative contracts) in the books of account and disclosed the same under the relevant notes in the financial statements

18.17.8 Sexual Harassment of Women at Workplace The bank has received no complaints for its disposal under the provisions

of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. (Previous Year: Nil) The Bank, as part of its normal banking business, grants loans and

18.17.9 Rule 11 (e):

advances, makes investment, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's normal banking business, which is conducted ensuring adherence to all regulatory requirements. Given the nature and background of transactions explained above, no

funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the

(Amount in ₹ crore)

(Rs. in millio

Ref No.



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES (Incorporated in Bahrain with Limited Liability)

Intermediary shall lend or invest in party identified by or on behalf of the Bank (Ultimate Beneficiaries) or provide any guarantee, security or the like

on behalf of the Ultimate Beneficiaries. The Bank has also not received any fund from any person(s) or entitie(s), including foreign entities (Funding Parties) with the understanding, whether recorded in writing or otherwise, that the Bank shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any

guarantee, security or the like on behalf of the Ultimate Beneficiaries. 18.17.10 Previous Year's Comparatives

Prior vear amounts have been re-classified / re-stated wherever necessary to conform to the current year's presentation. The previous year's comparatives were compiled by M/s A P Sanzgiri & Co. Chartered Accountants

Signatures to Schedules 1 to 18

For Raiu and Prasad Chartered Accountants Firm Registration No. 003475S

Avinash T Jain

Guru Prasad Pantula

Place: Mumbai Date: 23rd June 2023 UDIN: 23041689BGVQLN1558

For Bank of Bahrain & Kuwait B.S.C.

Acting Country Head & CEO - India

Mehjabeen Saifi Senior Vice President Financial Control - India

Disclosures under the New Capital Adequacy Framework (BASEL III guidelines) for the year ended March 31, 2023

Scope of application:

Membership No. 041689

Partner

The bank has no subsidiary and hence no consolidation is applicable.

2. Capital Structure:

Qualitative Disclosures:

Tier 1 - Capital of the bank comprises of capital funds injected by HO, Statutory

reserves and retained earnings. Regulatory deductions are on account of intangible assets being deferred tax

Tier 2 Capital consists of general loss reserves subject to restrictions as per RBI

Quantitative Disclosures

(Rs. in crore) a. Tier I Capital Capital 292.89 Reserves 144.74 Deduction from Capital (Deferred Tax Asset and Software) 19.14 Tier II Capital 15.15 Total Eligible Capital 433.64

3. Capital Adequacy: Qualitative Disclosures

The primary objective of the Bank's capital management framework is to ensure that the Bank complies with externally imposed capital requirements and maintains healthy capital ratios in order to support its business and to maximize the return on equity

CAR of the Bank is estimated to be well above the regulatory CAR of 11.5 % for the next two years. For maintaining adequate capital, Bank has the additional option of augmenting the capital by raising subordinated debt.

Rs. 1.688.80 crore

Rs. 194.20 crore

Rs. 7.90 crore

Rs. 2.20 crore

Rs. 0.00 crore

Rs. 13.72 crore

Rs. 0.00

The Bank has finalized its ICAAP Policy and the same will be reviewed on a

yearly basis Quantitative Disclosures:

Capital requirement for credit risk

Portfolios subject to standardized approach Securitization exposures Total @ 11.50% CRAR

Capital requirement for market risk. - Standardized duration approach Interest Rate Risk

Foreign exchange risk (including gold) Equity Risk Specific Risk Capital Charge - Security Receipts Rs. 2.01 crore

Capital requirement for operational risk;

Basic indicator approach Capital required for operational risk

Total and Tier 1 capital ratios Tier I Capital

Rs. 418.49 crore Tier II Capital Rs. 15.15 crore Total Rs. 433.64 crore Total CRAR 22.13% Core CRAR 21.36% General Disclosures:

Qualitative Disclosures:

Risk Management involves identifying, measuring, monitoring and managing risks on a regular basis. The objective of risk management is to increase return on equity and achieve a return on equity commensurate with the risks assumed The Bank faces a range of risks in its business and operations. These include among other things (i) Liquidity Risk (ii) Market Risk (iii) Credit Risk (iv) Operational Risk.

Country Head – India is the head of Indian operations who functions under the guidance of the Head office at Bahrain. The Bank has a full-fledged risk management department which looks after the risk functions pertaining to Indian operations. The Risk related policies and procedures applicable to Indian operations are discussed and approved by the Management Committee. The head office at Bahrain has a fully equipped risk management department which guides the Indian counterparts on the risk related issues

Liquidity Risk:

Liquidity risk is defined as the potential inability of the Bank to meet its financial obligations (liquidity needs) due to funding mismatch, The Bank has in place ALM policy which describes the measures for tracking and managing liquidity. It is the Bank's policy to keep part of its assets in high quality liquid assets such as inter bank placements, government bonds, bills and other short term instruments to meet maturing liabilities. The day to day management of liquidity is looked after by treasury with support from Asset-Liability Management Committee (ALCO). The monitoring is done by risk management department.

Market Risk:

Market risk is defined as the risk of losses in on or off balance sheet positions arising from movements in market prices of interest rate related instruments equities, Forex and commodity prices. The Bank has clearly defined policies for conducting investment and foreign

exchange business, which stipulates limits for these activities. The Bank has no direct exposure to equity except the cases where debt has been converted as a part of Debt Restructuring package. The Bank has no exposure to commodity

Traditional gap analysis and Duration gap analysis are followed for interest rate risk management. Fixing of IGL/AGL and forex VAR are followed for managing the forex risk. Credit Risk:

Credit Risk is defined as the risk of the bank's borrowers or counterparties defined the behind as the fish of the bank's borrowers or confine parties failing to meet their obligations in accordance with the agreed terms. The goal of credit risk management is to maximize the Bank's risk adjusted rate of return by maintaining credit-risk exposures within acceptable parameters. The bank has well defined policies and procedures for identifying, measuring, monitoring and controlling credit risk in all its activities. Credit limits are approved after thorough assessment of the creditworthiness of the borrower or counterparty including the purpose and structure of credit and its source of repayment. Credit proposals are reviewed by the designated credit officer independently before obtaining approval from the appropriate authority.

Credit growth, quality and portfolio composition are monitored continuously to maximize return and reduce incidence of impairment. The Bank monitors concentration risk by setting up limits for maximum exposure to individual borrower or counterparty, country, bank or industry. These limits are approved after detailed analysis and are monitored regularly.

The Bank's credit administration unit ensures that credit facilities are released after proper approval and against proper documentation. It also monitors excesses over limits, past dues, expired credits, and highlights corrective action

The Bank has a risk asset rating guidelines and all credits are assigned a rating in accordance with the defined criteria. All lending relationships are reviewed at least once a year and more frequently wherever warranted. The Internal Audit Department conducts independent reviews of risk assets periodically and submits its report to Senior Management/Audit Committee.

It is the Bank's policy to ensure that provisions for credit loss are maintained at adequate levels.

The bank line limits are set by Head Office at Bahrain giving due weightage to political, economic and commercial risks attached to various countries and the size, track record and performance indicator of various banks. These limits are reviewed annually

Definition of past due and impaired assets (for accounting purpose) Non-performing Assets:

The Bank has followed the 90-day norm for NPA classification

Accordingly, an advance is treated as a Non-performing asset when (i) Interest and /or installment of principal amount remains overdue for a period of 90 days or above in respect of a term loan

(ii) The account remains $% \left(1\right) =0$ out of order for a period of more than 90 days in respect of Overdraft/Cash Credit

(iii) Bills remain overdue for a period of more than 90 days in case of bills purchased/discounted.

(iv) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

Discussion of Bank's Credit Risk Management policy

As discussed under the sub head Credit risk

Quantitative Disclosures:

Total gross credit risk exposures – Fund based Rs. 2691.74 crore

Rs. 1171.49 crore · Non-fund based

• Geographic distribution of exposure-Fund based and non fund based The Bank operates as a single unit in India and as such has no identifiable

geographical segment subject to dissimilar risk and returns. Hence no information regarding the same has been given. · Industry type distribution of exposures- funded and non-funded exposure

Industry break up as at 31-03-2023

INDUCTOV NAME	FU	ND BAS	SED O/S	ı	NFB O	/S
INDUSTRY NAME	STD	NPA	TOTAL	STD	NPA	TOTAL
A. Mining and Quarrying	-	-	-	-	-	-
B. Food Processing	170.62	-	170.62	4.80	-	4.80
C. Beverages (excluding Tea & Coffee) and Tobacco	-	-	-	-	-	-
D. Textiles	74.90	-	74.90	2.28	-	2.28
E. Leather and Leather products	-	-	-	-	-	-
F. Wood and Wood Products	-	-	-	-	-	-
G. Paper and Paper Products	-	-	-	-	-	-
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-	-	-	-
I. Chemicals and Chemical Products (Dyes, Paints, etc)	243.80	-	243.80	84.04	-	84.04
J. Rubber, Plastic and their Products	113.49	-	113.49	1	1	-
K. Glass & Glassware	60.00	-	60.00	-	-	-
L. Cement and Cement Products	89.25	-	89.25	-	-	-
M. Basic Metal and Metal Products	-	-	-	0.22	-	0.22
N. All Engineering	4.07	12.55	16.62	42.60	-	42.60
O. Vehicles, Vehicle Parts and Transport Equipments	116.17	-	116.17	-	-	-
P. Gems and Jewellery	-	-	-	-	-	-
Q. Construction	-	-	-	-	-	-
R. Infrastructure	63.47	-	63.47	145.97	-	145.97
S. Other Industries	39.60	-	39.60	-	-	-
T. NBFC	-	-	-	-	-	-
Residuary other advances (to tally with gross advances)	740.10	0.85	740.95	215.76	-	215.76
Total	1,715.47	13.40	1,728.87	495.67	-	495.67

· Residual Contractual Maturity	break-do	wn or asse	eis:												
													(Rs	. in crore))
	1 Day	2 – 7 Days	8 to 14 Days	15 to 30 Days	31 days – upto 2 months	2 – to 3 months	3 -to 6 months	6 to 12 months	1 to 3 years	3 to 5 years	5 to 10 years	10 to 20 years	Over 20 years	Total	

ш																
ı	1	Cash	1.52													1.52
ı	2	Balance with RBI	-	-	15.38	2.51	5.36	4.76	8.58	16.67	33.75	1.20	-	-		88.21
	3	Balances with banks & money at call & short notice	103.34	123			-									226.34
ı	4	Investments	-	-	-	-	-	-	-	19.72	347.56	29.61	136.19	-		533.08
ı	5	Advances	239.65	35.00	38.82	4.98	22.58	2.12	60.54	13.36	1045.03	216.21	50.57			1728.86
	6	Fixed Assets	-	-	-	-		-	-	-	-	-	-	-	22.21	22.21
П	7	Other assets	-	0.49	0.79	-	6.35	3.03	0.09	0.07	117.09	-	22.90	-		150.81

Rs 1.00 crore

Rs. 16.74 crore Rs. 0.10 crore

Rs. 0.31 crore

Rs. 0.21 crore

Rs. 12.35 crore

Rs. 0.54 crore

0.71%

Deducted

8. Market Risk

Amount of NPA's Gross Substandard Doubtful 1 Doubtful 2 Doubtful 3

 Net NPA's (Net of floating provision) NPA Ratios

Gross NPA's to Gross Advances Net NPA's to net advances Movement of NPA's (Gross)

Disclosed in Schedule 18 of the year accounts Note no 18.4.1. Movement of provisions for NPA's Disclosed in Schedule 18 of the year accounts Note no 18.4.1 Amount of Non -Performing Investments

Amount of provision held for Non - Performing Investments

Movement of provision for depreciation on investments

(Rs. in crore)
2022-2023
0.54
-
-
0.54

Credit Risk: Portfolios subject to standardized approach Qualitative Disclosures:

As per RBI Guidelines, the Bank has identified CARE, CRISIL, Brickworks, ICRA SMERA and India Ratings in India as the domestic credit rating agencies and FITCH, MOODY and S & P as international credit rating agencies for all exposures (Corporate exposures and banking exposures) wherever applicable. The bank is not using any process to transfer public issue ratings on to comparable assets in the banking book.

Also rated facilities have been considered as those facilities where the bank's exposure has been explicitly rated; else that exposure has been treated by the

Quantitative Disclosures: The quantitative disclosures for exposure amounts after risk mitigation subject to the standardized approach are given in three major risk buckets-Below 100% risk weight Rs. 3461.70 crore 100% risk weight Rs. 1.831.23 crore Rs. 41.68 crore More than 100%

6. Credit risk mitigation: Standardized approach **Qualitative Disclosures:**

The Bank has in place credit risk mitigation and collateral management policy which summarizes the Bank's approach for and an indication of the extent to which the bank makes use of on and off balance sheet netting. The valuation of collaterals is being carried out periodically. The collaterals considered for Risk mitigation includes bank's fixed deposits, insurance policies and counter guarantees of Banks including Head Office and Branch guarantee

Nil

Quantitative Disclosures: Total Exposure covered by eligible financial collateral after the application of haircuts:

Rs. in crore as of 31-03-2023 Gross outstanding Financial Mitigant Corporate loans* 163.61 Retail Loans 0.0 0.00

* Corporate Exposure includes both fund based and Non Fund based exposure. 7. Securitisation: Standardized approach The Bank has not securitized any of its assets portfolios

Qualitative Disclosures:

a) The Bank is following the standardized duration for calculating market risk on the following portfolio

Securities held under HFT and AFS categories Forward foreign exchange contracts

Risk Management Department is responsible for identification, assessment monitoring and reporting the market risks.

Risk Management and reporting is based on parameters such as Modified Duration, Maximum permissible exposures, Net Open Position limits, Gap limits Value at Risk (VAR).

d) The Bank does not have any direct exposure to Capital Market.

Quantitative Disclosures:

The capital requirements for

Equity position risk Rs. 0.00 crore iii) Foreign exchange risk Rs. 2.20 crore iv) Specific Risk Capital Charge - Security Receipts 9. Operational Risk **Qualitative Disclosures:** Operational Risk is the exposure to loss resulting from inadequate or failed internal processes or people or systems or from external events. The Bank has clearly defined operations procedures for each of its products and services. It also has advanced computer systems that enable it to run operations with speed and accuracy. The Bank has got in place concurrent audit and internal audit

systems which help in identifying and rectifying the operational deficiencies.

Table DF-11: Composition of Capital Basel III Amount **Basel III Common Disclosure Template** as on 31st March 2023 Investments in the capital of banking 39 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 ahove 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)10 National specific regulatory adjustments (41a+41b)

The approved Business Continuity Plan is in place and implementation of the same is in process. The regular back-ups are made for important data and stored outside the bank's premises. All our branches are integrated under core banking software. A system of prompt submission of reports on frauds is in place in the The Asset Liability Management Committee which is responsible for evolving appropriate systems and procedures for ongoing identification and analysis

Basel III Treatment

Intangibles other than mortgage-servicing rights (net of related tax liability)

of which: [INSERT TYPE OF ADJUSTMENT

of Balance Sheet risks and laying down parameters for efficient management of these risks through Assets Liability Management Policy of the Bank. ALCO therefore periodically monitors and controls the risks and returns, funding 41a Investments in the Additional Tier 1 capital of and deployment, setting Bank's lending and deposit rates, and directing the unconsolidated insurance subsidiaries It is the Bank's policy to keep its assets and liabilities mismatches at acceptable Shortfall in the Additional Tier 1 capital of 41h levels to maintain steady net interest income. The Bank monitors interest rate risk majority owned financial entities which have based on gap limits. The Interest rate sensitivity statements are prepared on a fortnightly basis to monitor the interest rate risk. The Asset Liability management committee (ALCO) reviews the interest rate risk periodically and suggests not been consolidated with the bank Tier 1 in respect of Amounts Subject to Pre-

measures to tackle the dynamic situations 10. Interest rate Risk in the banking Book (IRRBB) **Qualitative Disclosures**

Interest Rate Risk in the Banking book

investment activities of the Bank

The bank has practice of monitoring Interest rate risk in Banking Book on a monthly basis. The liabilities and assets are grouped in to different buckets based on the interest re-pricing horizon. The gaps between the Assets and Liabilities are analyzed with the help of pre-determined gap limits. The reasons for the breaches are identified and necessary steps are initiated.

Quantitative Disclosures

The impact on the bank's financial condition due to change in interest rate is being monitored. The impact of 200 basis points change upward/ downward in

in	eing monitored. The impact of 200 basis points terest rate on Net Interest Income (NII) amoun 3.13 crore based on Asset Liability position of N	ted to an expe	cted loss of INR	:		of which: [INSERT TYPE OF ADJUSTMENT]
	ap analysis.	iaitii 2023 USII	T	,	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
Sr	Table DF-11: Composition of Capital	Basel III Amount	(Rs. in million)		43	Total regulatory adjustments to Additiona Tier 1 capital
No.	Basel III Common Disclosure Template	as on 31st March 2023	Ref No.		44	Additional Tier 1 capital (AT1)
	nmon Equity Tier 1 capital: instruments and				44a	Additional Tier 1 capital reckoned for capital adequacy11
1	Funds from Head Office	2,929	A1		45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)
2	Retained earnings		B1+B2+B3+B4		Tier	2 capital: instruments and provisions
3	Accumulated other comprehensive income (and other reserves)	-	51152150154		46	Directly issued qualifying Tier 2 instruments plus related stock surplus
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock	-			47	Directly issued capital instruments subject to phase out from Tier 2
	companies1) Public sector capital injections grandfathered until January 1 2018				48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-			49	of which: instruments issued by subsidiaries subject to phase out
6	Common Equity Tier 1 capital before regulatory adjustments	4,376			50	Provisions(provision for Standard advances,unhedged foreign currency exposures and country risk provisions)
	Common Equity Tier 1 capital: regulatory adjustments				51	Tier 2 capital before regulatory adjustments
7	Prudential valuation adjustments	-			Tier	2 capital: regulatory adjustments
8	Goodwill (net of related tax liability)	-			52	Investments in own Tier 2 instruments
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	21	D1		53	Reciprocal cross-holdings in Tier 2 instruments
0	Deferred tax assets 2	170	E1		54	Investments in the capital of banking,
1	Cash-flow hedge reserve	-				financial and insurance entities that are outside the scope of regulatory consolidation
12	Shortfall of provisions to expected losses	-				net of eligible short positions, where the bank does not own more than 10% of the issued
3	Securitisation gain on sale	-				common share capital of the entity (amount above the 10% threshold)
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-			55	Significant investments13 in the capital banking, financial and insurance entities
15	Defined-benefit pension fund net assets	-				that are outside the scope of regulatory consolidation (net of eligible short positions)
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-			56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries
17	Reciprocal cross-holdings in common equity	-			56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,	-				not been consolidated with the bank Regulatory Adjustments Applied To Tier 2 in
	net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)					respect of Amounts Subject to Pre-Basel III Treatment
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	-				of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]
	(amount above 10% threshold)3					of which: [INSERT TYPE OF ADJUSTMENT
20	Mortgage servicing rights4 (amount above 10% threshold)	-			57	Total regulatory adjustments to Tier 2 capital
21	Deferred tax assets arising from temporary	-			58	Tier 2 capital (T2)
_	differences (amount above 10% threshold, net of related tax liability)				58a	Tier 2 capital reckoned for capital adequacy14
22	Amount exceeding the 15% threshold6	-			58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital
23	of which: significant investments in the common stock of financial entities	-			58c	Total Tier 2 capital admissible for capital

of which: Investments in the equity capital of unconsolidated non-financial subsidiaries 26c of which: Shortfall in the equity capital of jority owned financial entit not been consolidated with the bank9 26d of which: Unamortised pension funds to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Common 27 Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions

24 of which: mortgage servicing rights

temporary differences

of which: deferred tax assets arising from

National specific regulatory adjustments7 (26a+26b+26c+26d)

26a of which: Investments in the equity capital of the unconsolidated insurance subsidiaries

25

28 Total regulatory adjustments to Common 191 equity Tier 1 29 Common Equity Tier 1 capital (CET1) 4,185 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31

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

of which: classified as equity under

Additional Tier 1 instruments (and CET1 34 by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to Phase out

Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments

Investments in own Additional Tier 1 38 Reciprocal cross-holdings in Additional Tier

74

75

59

e.g. existing adjustments which are de from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cove 43 Total regulatory adjustments to Additional 44 Additional Tier 1 capital (AT1) Additional Tier 1 capital reckoned for capital adequacy11 45 Tier 1 capital (T1 = CET1 + AT1) (29 + 44a) 4.185 Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments 46 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 held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out C1+C2 50 Provisions(provision for Standard advances, unhedged foreign currency exposures and country risk provisions) 51 151 Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments 52 Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments 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

of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are ded from Tier 2 at 50%] of which: [INSERT TYPE OF ADJUSTMENT 57 Total regulatory adjustments to Tier 2 58 Tier 2 capital (T2) 151 58a Tier 2 capital reckoned for capital 151 adequacy14 58b Excess Additional Tier 1 capital reckoned as Tier 2 capital 58c Total Tier 2 capital admissible for capital 151 adequacy (58a + 58b)

60 Total risk weighted assets (60a + 60b + 19,594 60c) 60a of which: total credit risk weighted assets 16.887 1,514 60b of which: total market risk weighted assets 60c of which: total operational risk weighted 1,193 assets Capital ratios Common Equity Tier 1 (as a percentage of 61 21.36% risk weighted assets)

Total capital (TC = T1 + T2) (45 + 58c)

4,336

62 21.36% Tier 1 (as a percentage of risk weighted 63 Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital 8.00% conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets) of which: capital conservation buffer 2.50% requirement

of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted

National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 5.50% National Tier 1 minimum ratio (if different 7.00% from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) 9.00%

Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities 73 Significant investments in the common stock of financial entities

> Mortgage servicing rights (net of related tax Deferred tax assets arising from temporary differences (net of related tax liability) N.A



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES

,	BAINTAIN & ROWAIT B.O.O INDIAN BITANO
	(Incorporated in Bahrain with Limited Liability)

	Table DF-11: Composition of Capital		(Rs. in millior
Sr No.	Basel III Common Disclosure Template	Basel III Amount as on 31st March 2023	Ref No.
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	151	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	151	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.	
	Capital instruments subject to phase-out arrangements		
	(only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	N.A.	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.	
82	Current cap on AT1 instruments subject to phase out	N.A.	
	arrangements	N.A.	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A.	
84	Current cap on T2 instruments subject to phase out arrangements	N.A.	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N.A.	

Step 1	I		(Rs in Million)
Sr No.	Particulars	Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation
Α	Capital & Liabilities		
i	Paid-up Capital	2,929	2,929
	Reserves & Surplus	1,680	1,680
	Minority Interest	-	-
	Total Capital	4,609	4,609
ii	Deposits	22,383	22,383
	of which: Deposits from banks	10	10
	of which: Customer deposits	22,372	22,372
	of which: Other deposits (pl. specify)	-	-
iii	Borrowings	-	-
	of which: From RBI	-	-
	of which: From banks	-	-
	of which: From other institutions & agencies	-	-
	of which: Others (Borrowings outside India)	-	-
	of which: Capital instruments	-	-
iv	Other liabilities & provisions	518	518
	Total	27,510	27,510

897

897

Cash and balances with Reserve Bank

of India

Step 1	Step 1 (Rs in Million)						
Sr No.	Particulars	Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation				
	Balance with banks and money at call and short notice	2,263	2,263				
ii	Investments:	5,331	5,331				
	of which: Government securities	5,182	5,182				
	of which: Other approved securities	-					
	of which: Shares	-	-				
	of which: Debentures & Bonds	-	-				
	of which: Subsidiaries / Joint Ventures / Associates	1	-				
	of which: Others (Commercial Papers, Mutual Funds etc.)	149	149				
iii	Loans and advances	17,289	17,289				
	of which: Loans and advances to banks	-					
	of which: Loans and advances to customers	17,289	17,289				
iv	Fixed assets	222	222				
٧	Other assets	1,508	1,508				
	of which: Goodwill and intangible assets	-	-				
	of which: Deferred tax assets	170	170				
vi	Goodwill on consolidation	-	-				
vii	Debit balance in Profit & Loss account	-	-				
	Total Assets	27,510	27,510				

	Total Assets		27,510		27,510
Step	2			(Rs	in Million
Sr No.	Particulars	Balance sheet as ir financial statements	regulator	er y	Referenc No.
Α	Capital & Liabilities				
i	Paid-up Capital	2,92	9 2,9	29	
	of which: Amount eligible for CET1	2,92	2,9	29	A1
	of which: Amount eligible for AT1				
	Reserves & Surplus	1,68	1,6	80	
	of which:				
	Statutory Reserve	61	8 6	18	B1
	Property Investment Reserve	1	0	10	B2
	Capital Reserve	3	2	32	В3
	Capital Adequacy	78	8 7	88	B4
	Investment Fluctuation Reserve	7	3	73	C1
	Balance in Profit /Loss A/c	16	0 1	60	
	Total Capital	4,60	9 4,6	09	
ii	Deposits	22,38	3 22,3	83	
	of which: Deposits from banks	1	0	10	
	of which: Customer deposits	22,37	2 22,3	72	
	of which: Other deposits (pl. specify)		-	-	
iii	Borrowings		-	-	
	of which: From RBI		-		
	of which: From banks		-	-	
	of which: From other institutions & agencies		-	-	
	of which: Others (Borrowings outside India)		-	-	
iv	Other liabilities & provisions	51	8 5	18	
	of which:Provision for Standard Advances, Country Risk,Unhedged foreign currency Exposures)	7	8	78	C2
	TOTAL Capital & Liabilities	27,51	0 27,5	10	

т					
	В	ASSETS			
	i	Cash and balances with Reserve Bank of India	897	897	
		Balance with banks and money at call and short notice	2,263	2,263	
	ii	Investments	5,331	5,331	
		of which: Government securities of which: Other approved securities	5,182	5,182	
↓		of which: Shares	-	-	
		of which: Debentures & Bonds	-	-	
		of which: Subsidiaries / Joint	-	-	
		Ventures / Associates	-	-	
		of which: Others (Commercial Papers,Mutual Funds etc.)	149	149	
	iii	Loans and advances	17,289	17,289	
		of which: Loans and advances to Banks	-	-	
		of which: Loans and advances to customers	17,289	17,289	
$\ \ $	iv	Fixed assets	222	222	
		of which:Intangibles	21	21	D1
$\ \ $	v	Other assets	1,508	1,508	
		of which: Goodwill and intangible assets			
		of which: Deferred tax assets	170	170	E1
	vi	Goodwill on consolidation	-	-	
	vii	Debit balance in Profit & Loss account	-	-	
] [Total Assets	27,510	27,510	

Step	3			(R:	s in Millio
Sr No.	Particulars	Component of regulatory capital reported by bank	o num of s th	ource based n reference mbers/letters the balance heet under e regulatory scope of onsolidation rom Step 2	Referen No.
1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus related stock surplus	2,929		2,929	
2	Retained Earnings	1,446		1,446	
3	"Accumulated other comprehensive income (and other reserves)"	-		-	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		-	
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	4,376		4,376	
7	Prudential valuation adjustments	-		-	
8	Goodwill (net of related tax liability)	-		-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	21		21	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	170		170	
11	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-		-	
	Common Equity Tier 1 capital (CET1)	4,185		4,185	

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, with this ratio expressed as a percentage. As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at March 31, 2023 is as follows

a) Table DF 17- Summary comparison of accounting assets vs. leverage ratio

The same of the sa		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
,		
Adjusted effective notional amount of written credit derivatives		
derivatives		
derivatives		
I . 5		
I . 5		
I . 5		
(Exempted CCP leg of client-cleared trade exposures)		
(Exempted CCP leg of client-cleared trade exposures)		
,		
operative accounting framework		
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the		
Gross-up for derivatives collateral provided where		
Add-on amounts for PFE associated with all derivatives transactions	294,6	
transactions (i.e. net of eligible cash variation margin)	0011	
Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	31,2	
	21.0	
Derivative exposures		
Derivative exposures	1	
derivatives and Scis) (sum of lines 1 and 2)		
derivatives and SFTs) (sum of lines 1 and 2)	21,310,8	
Total on-balance sheet exposures (excluding	27,318,9	
. ,		
(Asset amounts deducted in determining Basei III Tier 1 capital)	-191,4	
(Asset amounts deducted in determining Basel III Tier	-191,4	
3 ,	_101 /	
On-balance sheet items (excluding derivatives and SFTs, but including collateral)	27,510,3	
	27,510 3	
On-balance sheet exposures		
<u>'</u>		
Table DF-18: Leverage ratio common disclosure template	(INR in '00	
	32,853,6	
Other adjustments	-191,4	
to credit equivalent amounts of off- balance sheet exposures)	_,,	
	5,208,8	
Adjustment for securities financing transactions (i.e. repos and similar secured lending)		
Adjustments for derivative financial instruments	325,8	
exposure measure		
balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio		
Adjustment for fiduciary assets recognised on the		
regulatory consolidation		
for accounting purposes but outside the scope of		
insurance or commercial entities that are consolidated		
Adjustment for investments in banking, financial,		
Total consolidated assets as per published financial statements	27,510,3	
Total consolidated assets as per published financial	27 510 2	
	insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure Adjustments for derivative financial instruments Adjustment for securities financing transactions (i.e. repos and similar secured lending) Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures) Other adjustments Leverage ratio exposure Table DF-18: Leverage ratio common disclosure template On-balance sheet exposures On-balance sheet items (excluding derivatives and SFTs, but including collateral) (Asset amounts deducted in determining Basel III Tier 1 capital) Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) Derivative exposures Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) Add-on amounts for PFE associated with all derivatives transactions Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (Deductions of receivables assets for cash variation margin provided in derivatives transactions) (Exempted CCP leg of client-cleared trade exposures) Adjusted effective notional amount of written credit	

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