

BCC:ISD:118:16:308

20.06.2026

The Vice-President, B S E Ltd. Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001 BSE CODE-532134	The Vice-President, National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 CODE-BANKBARODA
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Madam / Dear Sir,

Re: Bank of Baroda – Investor Presentation

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. please find herewith the enclosed copy of Investor Presentation with regard to the Investor Engagement Meeting on 22nd June 2026.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. www.bankofbaroda.bank.in.

This is for your information and records.

Yours faithfully,

S Balakumar
Company Secretary



INVESTOR PRESENTATION

June 2026

Figures in \$ Mn

*(1 USD = Rs. 94.8350)**

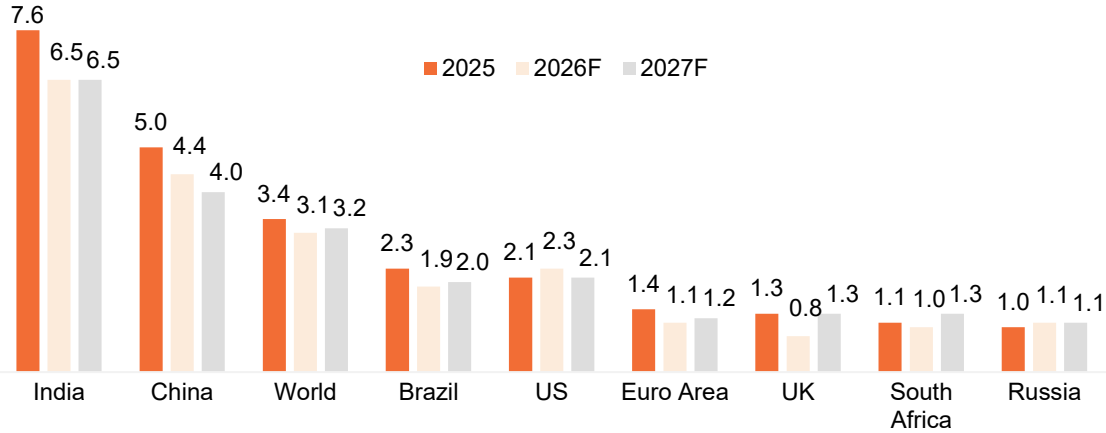
**FEDAI, as of 30 March 2026*



Indian Economy Outlook – Fastest Growing Major Economy

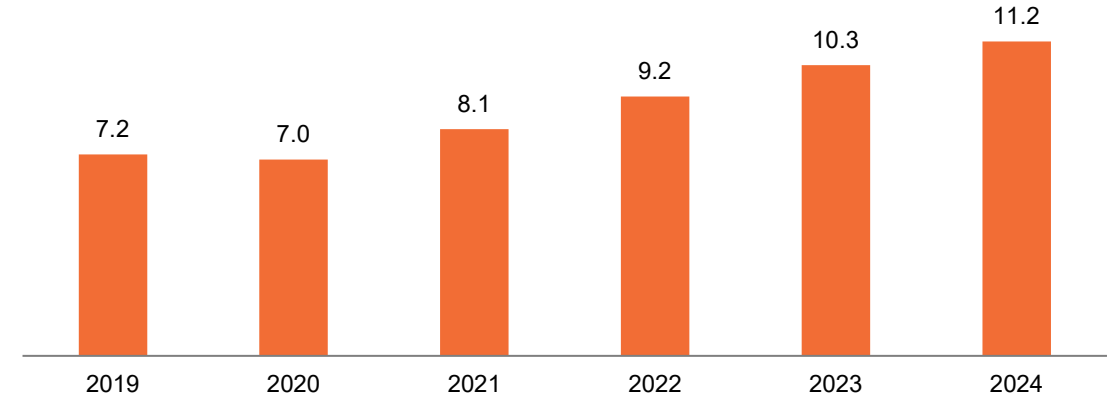
IMF Global Growth Forecast (1)

Real GDP, Annual Percent Change



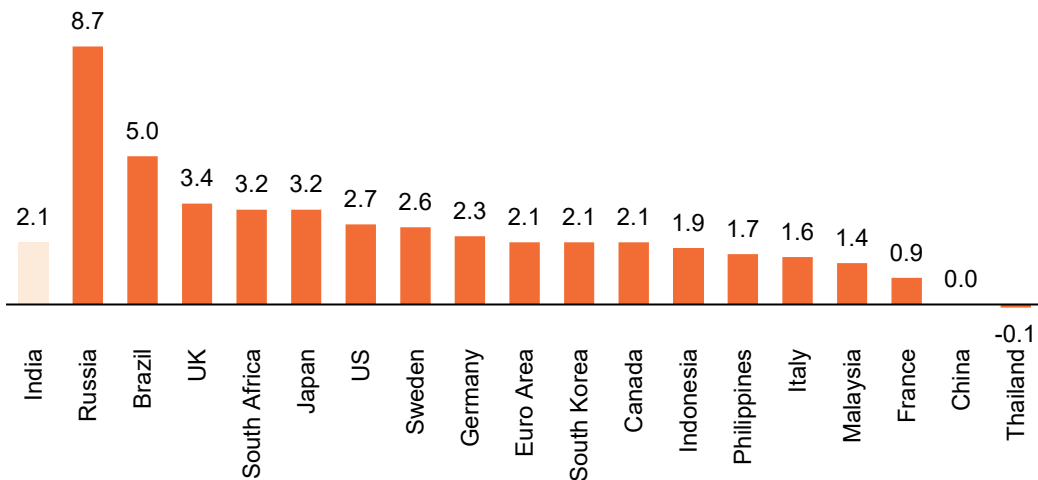
India GDP per capita, PPP (2024) (2)

USD Thousands

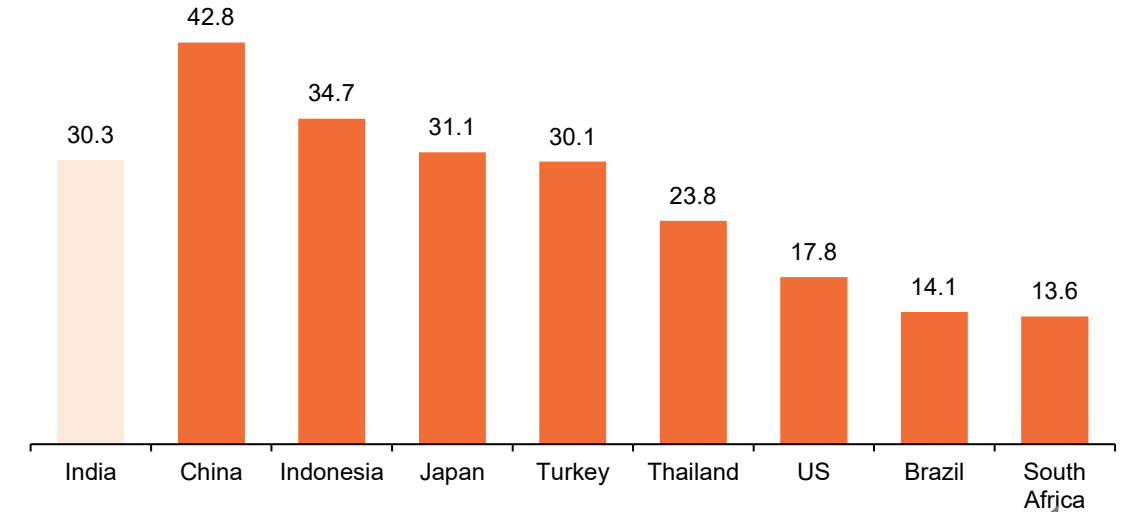


Inflation Rate, Average Consumer Prices (2025) (3)

Annual Percent Change



Gross savings (% of GDP) (2024) (4)



Source: (1) World Economy Outlook (April 2026); (2) World Bank; (3) IMF; (4) World Bank

Key Strengths

Strong domestic presence through **8,648 branches & >10,000 ATMs** and Cash Recyclers supported by self-service channels



Well distributed branch network with **34.5% coverage in Rural, 26.1% in Semi-urban, 21.6% Metro and 17.8% Urban**



Strong Government Sponsorship with a **63.97% Ownership by Government of India** - Government shareholding not permitted to fall below 51.0% of the paid-up capital by the Bank's Nationalization Act



Global presence across **80 overseas offices spanning 15 countries**



Subsidiaries and JVs cover the entire Financial Spectrum— Insurance, Asset Management, Capital Markets



Committed Workforce of 76,693



Customer base of ~183 million



Capital Adequacy Ratio of 15.82% which is above the regulatory requirements



A well **recognized brand in the Indian Banking Industry** With strong retail franchise



Pioneer in many customer centric initiatives



Established on July 20, 1908, Bank of Baroda is a 118-year-old Bank with 63.97% stake held by the Government of India.

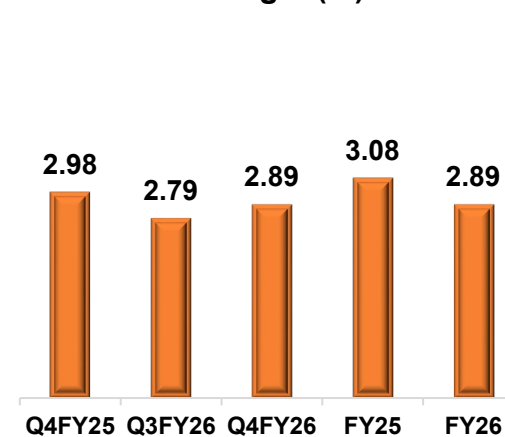
Key Highlights

Business Details (USD Mn)			
	Mar 31, 2025	Mar 31, 2026	YOY (%)
Domestic Deposits	130,982	147,761	12.8
International Deposits	24,239	26,066	7.5
Global Deposits	155,221	173,827	12.0
Retail Advances (Organic)	27,061	31,908	17.9
Domestic Gross Advances	107,672	123,315	14.5
International Advances	22,075	27,460	24.4
Global Advances	129,748	150,775	16.2
Total Business	284,968	324,602	13.9

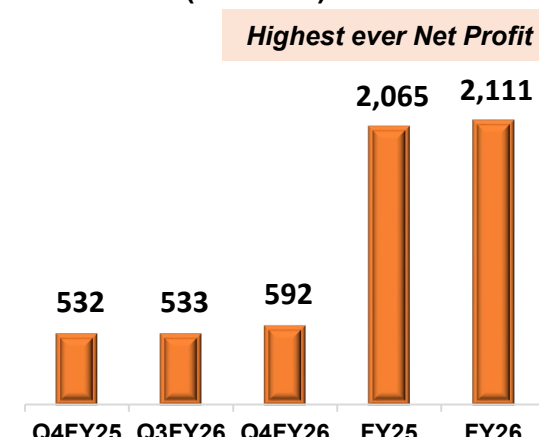
Financial Performance (USD Mn)						
	Q4FY25	Q4FY26	YoY (%)	FY25	FY26	YOY(%)
Net Interest Income	1,212	1,317	8.7	4,905	5,028	2.5
Non-Interest Income	499	418	-16.2	1,665	1,662	-0.2
Operating Profit	857	956	11.5	3,420	3,402	-0.5
Net Profit	532	592	11.2	2,065	2,111	2.2
GNPA Ratio (%)	2.26	1.89	(37 bps)	2.26	1.89	(37 bps)
NNPA Ratio (%)	0.58	0.45	(13 bps)	0.58	0.45	(13 bps)
Capital Adequacy Ratio	17.19%	15.82%	(137 bps)	17.19%	15.82%	(137 bps)

Key Performance Drivers

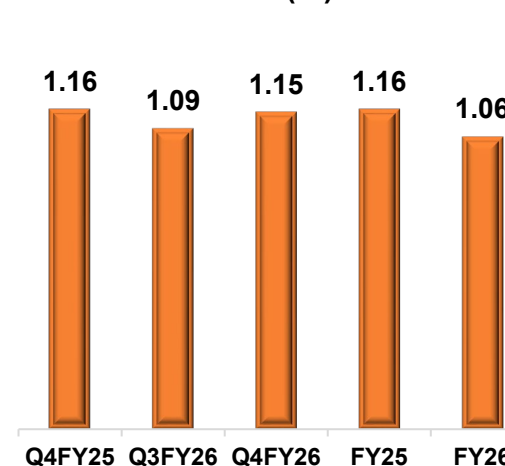
Net Interest Margin (%)



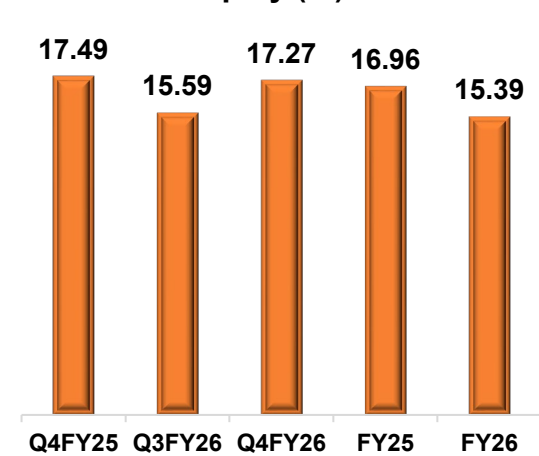
Net Profit (USD Mn)



Return on Assets (%)



Return on Equity (%)



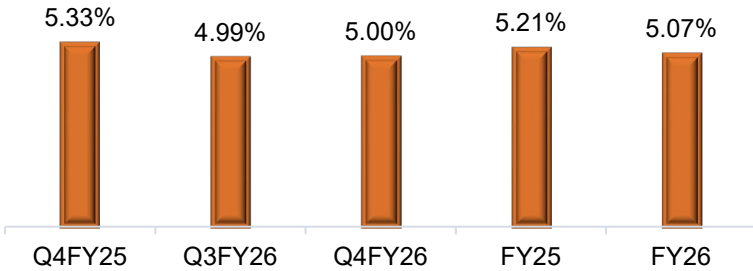


Financial Performance

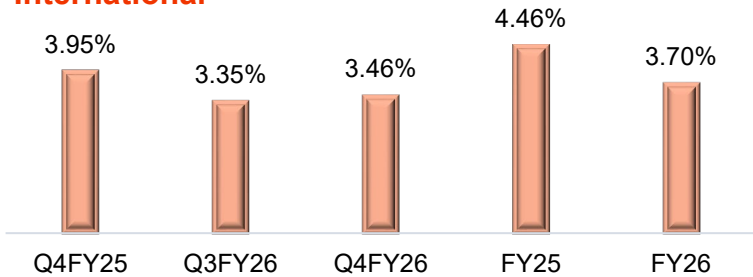
Key Ratios

Cost of Deposits

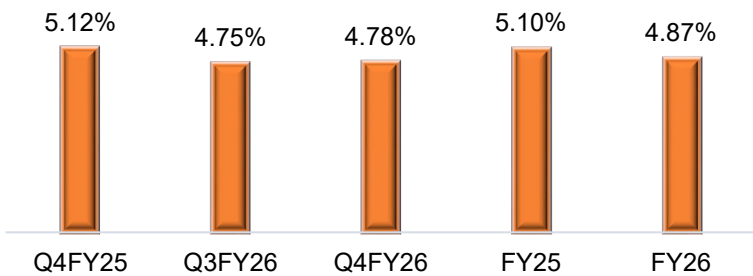
Domestic



International

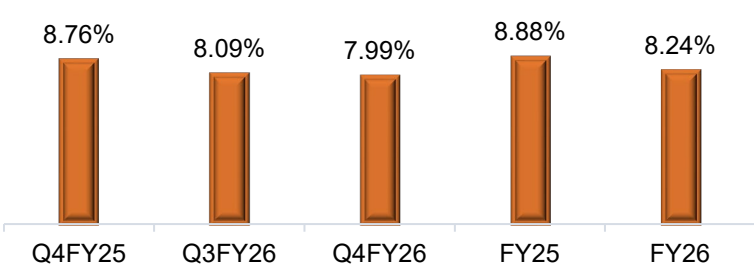


Global

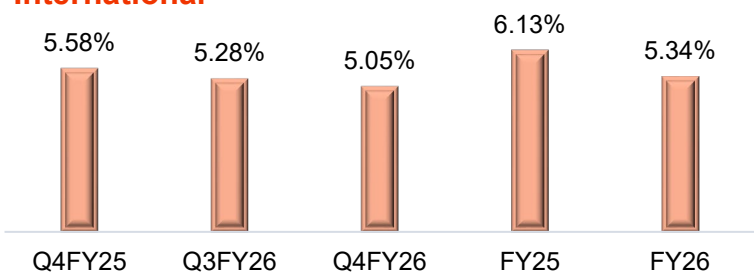


Yield on Advances

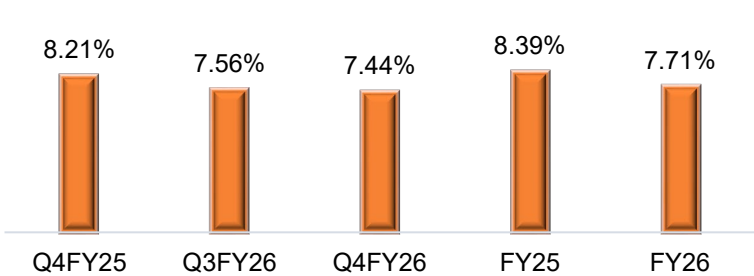
Domestic



International

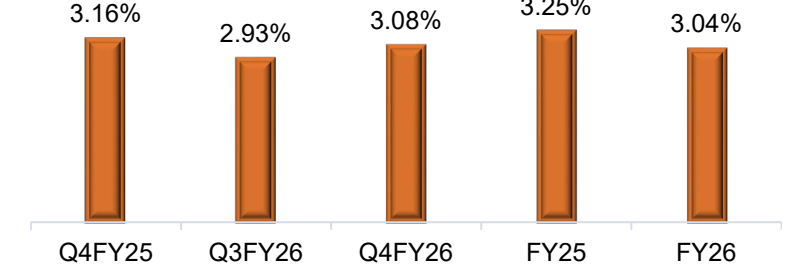


Global

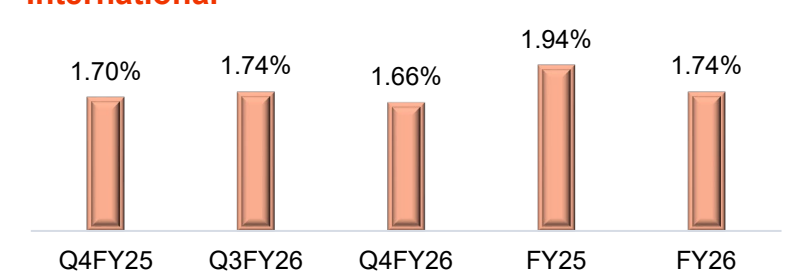


Net Interest Margin

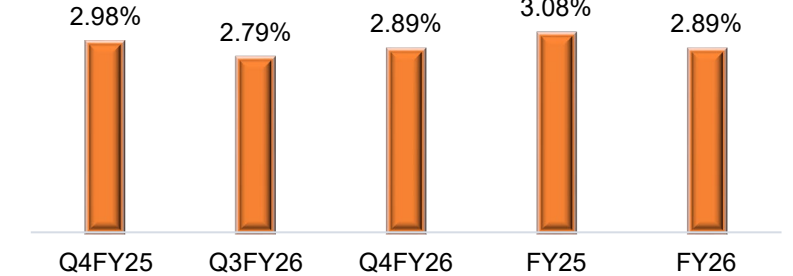
Domestic



International



Global



Operating Performance

Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26	YOY (%)		FY25	FY26	YOY (%)
Interest on advances	2,480	2,537	2,609	5.2		9,812	10,117	3.1
Interest on investments	677	660	644	-4.9		2,736	2,643	-3.4
Other Interest income	124	151	188	52.2		348	631	81.3
Total Interest Income	3,281	3,348	3,442	4.9		12,896	13,391	3.8
Interest on Deposits	1,837	1,855	1,897	3.3		7,154	7,437	4.0
Interest on borrowings	140	157	136	-3.2		499	555	11.0
Other Interest paid	91	92	92	0.2		337	371	10.0
Total Interest Expenses	2,069	2,104	2,125	2.7		7,991	8,363	4.7
Net Interest Income (NII)	1,212	1,244	1,317	8.7		4,905	5,028	2.5
Fee based Income	229	180	221	-3.8		755	760	0.7
Treasury Income	164	114	5	-97.2		378	468	23.6
Other Non-Interest Income	105	86	193	83.0		531	433	-18.5
Non- Interest Income	499	380	418	-16.2		1,665	1,662	-0.2
Operating Income	1,711	1,624	1,736	1.4		6,570	6,689	1.8
Operating Expenses	854	846	779	-8.7		3,150	3,288	4.4
Operating Profit	857	778	956	11.5		3,420	3,402	-0.5
Cost to Income Ratio (%)	49.89	52.10	44.90	(499 bps)		47.94	49.15	121 bps

Non-Interest Income

Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26	YOY (%)		FY25	FY26	YOY (%)
Commission, Exchange, Brokerage	120	82	107	-11.2		355	352	-0.9
Incidental Charges	38	28	31	-19.7		148	131	-11.7
Forex Income	5	6	8	53.8		23	24	6.9
Other Miscellaneous Income	65	64	75	14.2		229	253	10.8
Fee based Income	229	180	221	-3.8		755	760	0.7
Trading Gains – Profit from Sale of Investments	93	90	39	-57.8		239	410	71.7
Revaluation of Investment	38	-11	-82	--		50	-89	--
Profit on Exchange Transactions	33	36	48	44.3		90	147	63.4
Treasury Income	164	114	5	-97.2		378	468	23.6
Dividend Income	1	0	31	--		26	67	--
Recovery from TWO	102	86	157	53.6		503	361	-28.2
Other Income	3	0	6	--		3	6	--
Other Non-Interest Income	105	86	193	83.0		531	433	-18.5
Total Non-Interest Income	499	380	418	-16.2		1,665	1,662	-0.2

Operating Expenses

Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26	YOY (%)		FY25	FY26	YOY (%)
Employee Cost	458	433	344	-25.0		1,751	1,660	-5.2
of which: Salaries	359	360	367	2.1		1,341	1,425	6.2
Provisions for employees	99	74	-23	--		410	235	-42.6
Other Operating Expenses	395	413	435	10.1		1,399	1,628	16.4
of which : Rent, Taxes and Lighting	59	51	56	-5.4		192	204	6.6
Printing and Stationery	6	5	6	-1.8		21	21	-0.6
Depreciation	36	49	54	50.8		147	202	37.6
Law charges	15	23	25	69.7		45	86	90.0
Repairs and Maintenance	40	37	37	-7.5		119	149	24.7
Insurance	62	69	71	14.6		212	260	22.8
NFS charges/Fees	11	10	10	-2.9		45	43	-6.0
Other Expenditure	166	168	175	5.3		617	663	7.4
Operating Expenses	854	846	779	-8.7		3,150	3,288	4.4

Profit Position

Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26	YOY (%)		FY25	FY26	YOY (%)
Operating Profit	857	778	956	11.5		3,420	3,402	-0.5
Total Provisions	164	84	332	--		631	754	19.5
of which:								
Provision for NPA & Bad Debts Written-off	137	59	271	97.9		545	600	10.1
Provision for Non-Performing Investment	2	-	33	--		4	6	58.2
Provision for Standard Advances	16	19	20	29.1		44	127	--
Other Provisions	9	6	8	-14.8		37	20	-46.3
Profit before Tax	694	694	624	-10.1		2,789	2,648	-5.1
Tax Provisions	162	161	32	-80.2		725	537	-26.0
Net Profit	532	533	592	11.2		2,065	2,111	2.2

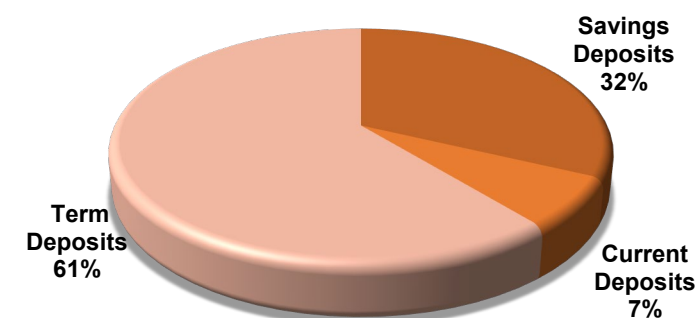


Business Performance

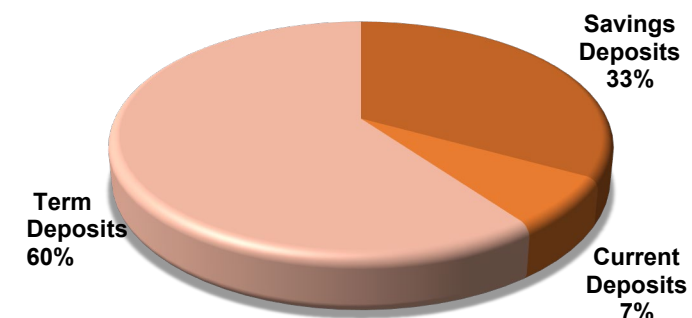
Deposits

Particulars (USD Mn)	Mar'25	Mar'26	YOY (%)	Dec'25	Mar'26	QOQ (%)
Domestic CASA Deposits	52,350	57,472	9.8	52,993	57,472	8.5
Domestic Saving Deposits	43,094	47,022	9.1	44,063	47,022	6.7
Domestic Current Deposits	9,256	10,450	12.9	8,930	10,450	17.0
Term Deposits*	78,632	90,289	14.8	84,845	90,289	6.4
Retail Term Deposits	51,825	56,612	9.2	55,172	56,612	2.6
Bulk Deposits (including CD)^	26,807	33,677	25.6	29,673	33,677	13.5
Domestic Deposits	130,982	147,761	12.8	137,838	147,761	7.2
International Deposits	24,239	26,066	7.5	25,261	26,066	3.2
Total Deposits	155,221	173,827	12.0	163,099	173,827	6.6
Domestic CASA(%)	39.97%	38.90%	(107 bps)	38.45%	38.90%	45 bps

% share in Domestic Deposits in Mar'26



% share in Domestic Deposits in Mar'25



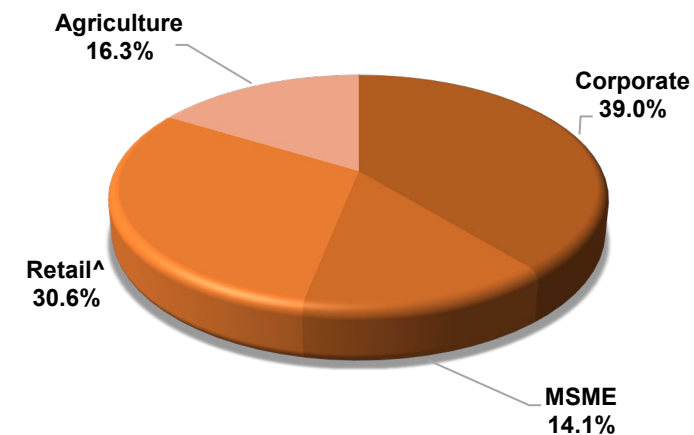
*Term Deposits includes Margin Money for Mar'25, Dec'25 and Mar'26 as per latest guidelines.

^Bulk Deposits considered USD 0.32 Mn and above

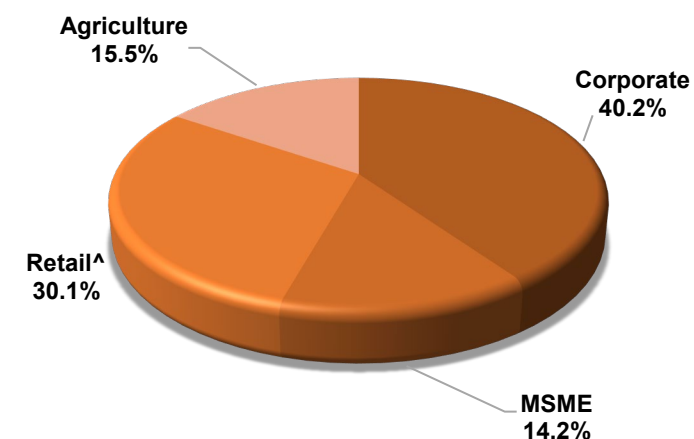
Advances

Particulars (USD Mn)	Mar'25	Mar'26	YOY (%)	Dec'25	Mar'26	QOQ (%)
Retail*	27,061	31,908	17.9	30,135	31,908	5.9
Home Loans*	13,826	15,849	14.6	15,169	15,849	4.5
Auto Loans*	4,908	5,922	20.6	5,556	5,922	6.6
Mortgages Loans*	2,347	2,801	19.3	2,658	2,801	5.4
Education Loans	1,198	1,329	10.9	1,307	1,329	1.7
Personal Loans	3,809	4,140	8.7	4,057	4,140	2.0
Gold Loans	746	1,477	98.0	1,074	1,477	37.6
Others	227	391	72.4	316	391	23.9
Agriculture	16,695	20,147	20.7	18,960	20,147	6.3
Gold Loans	5,988	8,776	46.6	7,754	8,776	13.2
MSME* #	14,572	16,849	15.6	16,177	16,849	4.2
Corporate#	43,282	48,145	11.2	44,178	48,145	9.0
Others	6,064	6,266	3.3	6,178	6,266	1.4
Gross Domestic Advances	107,672	123,315	14.5	115,628	123,315	6.6
International Gross Advances	22,075	27,460	24.4	26,187	27,460	4.9
Global Gross Advances	129,748	150,775	16.2	141,815	150,775	6.3

% share in Gross Domestic Credit in Mar'26



% share in Gross Domestic Credit in Mar'25



*ex-pool purchase. Retail including pool stands at USD 33,755 Mn crore. MSME including pool at USD 17,337 Mn as on 31 March 2026

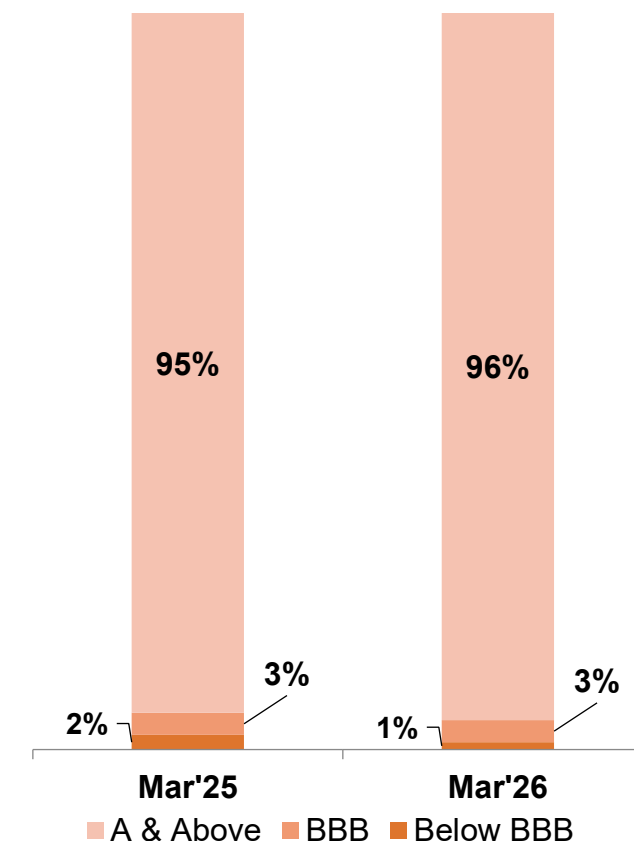
#Mar'25 figures revised to include reclassification impact of movement of some accounts from Mid-Corporate to MSME segment as per latest guidelines

^ Retail including Pool, Staff, LABOD & Others

Industry-wise Outstanding

Particulars (USD Mn)	Mar'25		Mar'26	
	Outstanding	Share (%)	Outstanding	Share (%)
Infrastructure of which	12,281	11.4	12,472	10.1
1. Power	6,465	6.0	8,305	6.7
2. Telecom	794	0.7	895	0.7
3. Roads & Ports	3,773	3.5	1,916	1.6
4. Other Infrastructure	1,249	1.2	1,356	1.1
Basic Metals & Metal Industry	2,388	2.2	2,749	2.2
<i>of which</i>				
Iron & Steel	1,794	1.7	2,048	1.7
Textiles	1,690	1.6	1,710	1.4
Petroleum	877	0.8	729	0.6
All Engineering	863	0.8	993	0.8
Food Processing	1,503	1.4	1,752	1.4
Chemicals and Chemical Products	1,392	1.3	1,061	0.9
NBFC	13,747	12.8	16,962	13.8
Other Industries / Sectors	27,292	25.3	30,987	25.1
Retail Loans	28,944	26.9	33,755	27.4
Agriculture	16,695	15.5	20,147	16.3
Gross Domestic Advances	107,672	100.0	123,315	100.0

Rating Profile



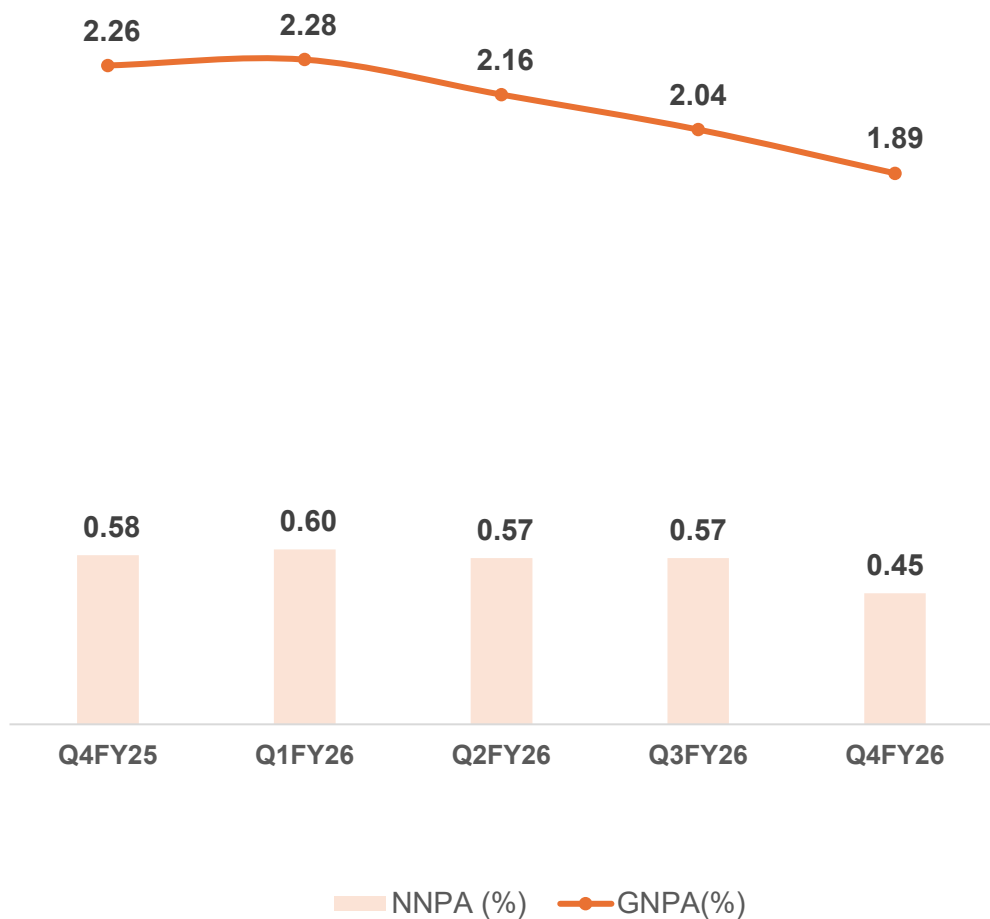
*External Rating Distribution of Domestic Advances above USD 5.3 Mn



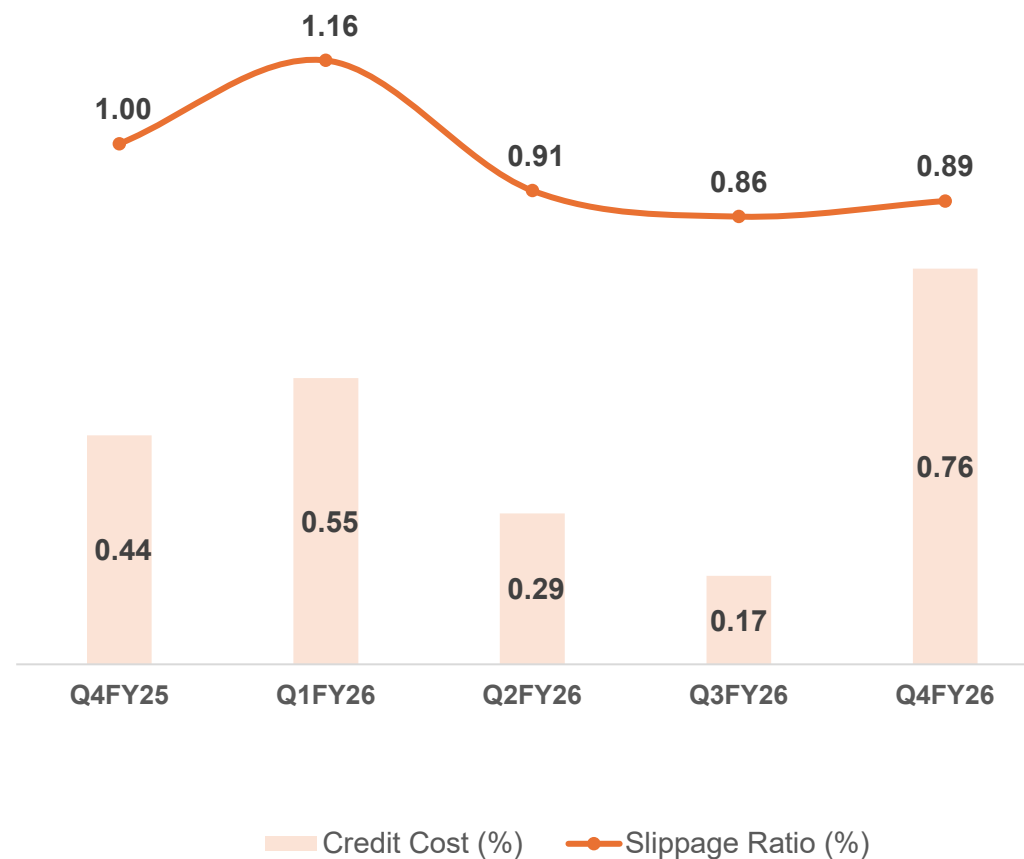
Asset Quality

Strong Asset Quality

Gross NPA & Net NPA



Slippage Ratio & Credit Cost



Movement of NPAs

Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26	FY25	FY26
A. Opening Balance	3,002	2,910	2,889	3,357	2,935
B. Additions	333	314	359	982	1,086
Out of which, Fresh Slippages	303	282	310	866	913
C. Reductions	400	336	395	1,403	1,168
Recovery	118	103	146	348	353
Upgradation	87	82	90	108	119
Cash Recovery + Upgradation	205	185	235	456	473
Write-Offs	194	150	159	947	667
Other Adju/ Exchange difference	1	0	0	1	28
Closing Balance (Gross NPA)	2,935	2,889	2,853	2,935	2,853
Net NPA	737	803	666	737	666
Recovery in TWO*	102	86	157	503	361
Total Recovery (NPA + TWO)	307	271	392	958	834
Slippage Ratio (%)	1.00	0.86	0.89	0.78	0.72
Credit cost (%)	0.44	0.17	0.76	0.47	0.46
Gross NPA Ratio (%)	2.26	2.04	1.89	2.26	1.89
Net NPA Ratio (%)	0.58	0.57	0.45	0.58	0.45
Provision Coverage Ratio (Including TWO) (%)	93.29	92.73	93.94	93.29	93.94
Provision Coverage Ratio (Excluding TWO) (%)	74.87	72.21	76.66	74.87	76.66

* Technical Write off accounts

Sectoral & Industry wise Contribution of NPAs

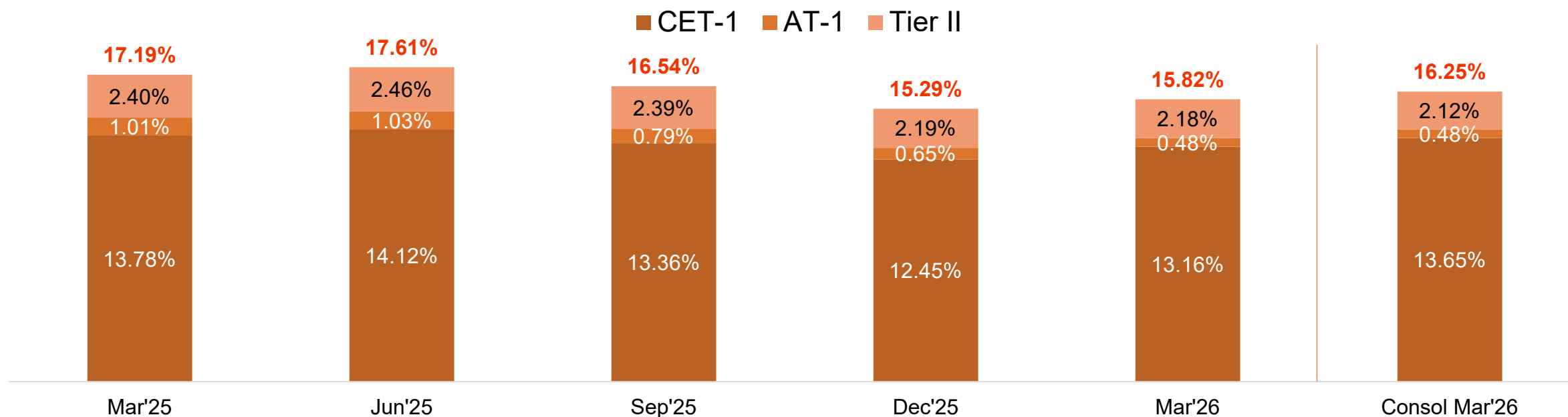
Sector-wise NPA			
Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26
Corporate	24	0.1	3.6
MSME	1,185	1,065	1,024
Retail	489	580	574
Agriculture	801	890	914
Others	9	10	10
Total Domestic	2,509	2,546	2,526
International	426	343	327
Global	2,935	2,889	2,853

Industry-wise NPA			
Particulars (USD Mn)	Q4 FY25	Q3 FY26	Q4 FY26
Infrastructure of which	6	3	2
1. Power	0.3	0.1	0.1
2. Telecom	0.2	0.1	0.1
3. Roads & Ports	1	1	0
4. Other Infrastructure	4	1	2
Basic Metals & Metal Industry	46	36	36
<i>of which</i>			
Iron & Steel	22	18	19
Textiles	85	67	54
Petroleum & Petrochemicals	0	0	0
All Engineering	46	24	22
Food Processing	52	55	54
Chemicals and Chemical Products	14	8	12



Capital Adequacy

Capital Adequacy



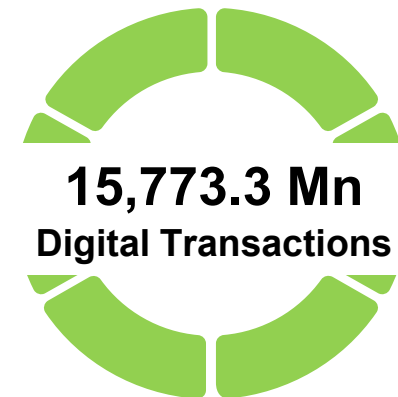
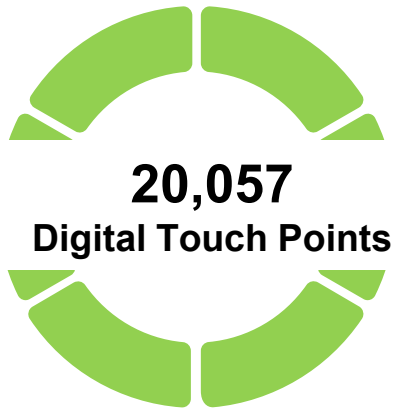
Particulars (USD Mn)	Mar'25	Dec'25	Mar'26	Mar'26 (Consolidated)
Common Equity Tier I Capital (CET 1)	12,706	12,795	14,372	15,413
Tier I Capital	13,642	13,459	14,896	15,948
Tier II Capital	2,207	2,260	2,381	2,402
Total Capital	15,849	15,718	17,277	18,350

- Healthy Quarterly Average LCR (solo) of 127% (approx.)
- Bank has declared a dividend of USD 0.09 per share, subject to approvals



Digital Banking - Accelerating Digital Transformation

Leveraging Digital Infrastructure



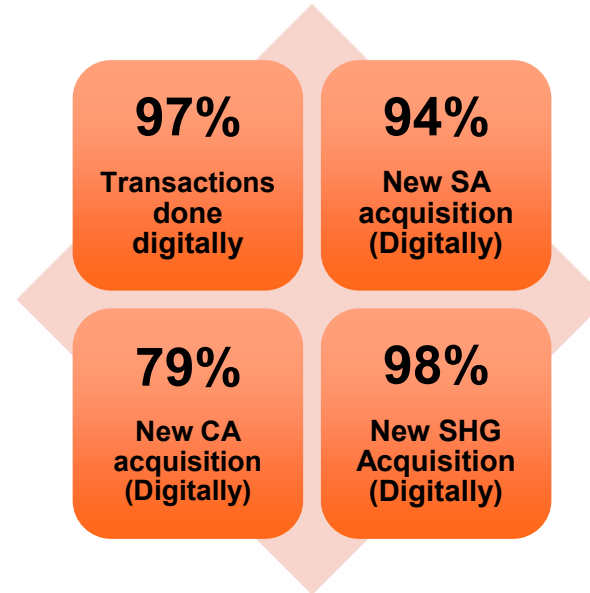
YTD FY'26

Digital Touch Points

	Q4 FY'25	Q4 FY'26
ATMs	9,316	9,538
SSPBP	4,974	8,382
CR	1,671	2,059
DSO	48	48
DBU	18	18
Phygital Branches	9	30

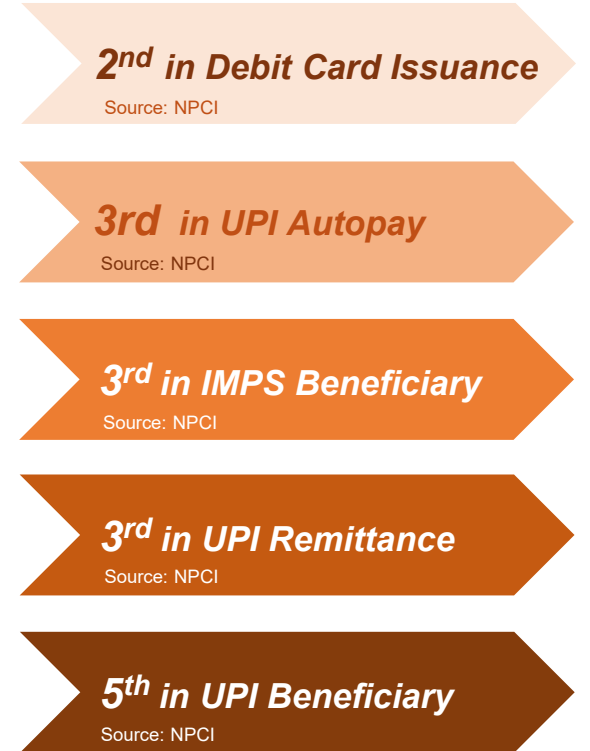
SSPB - Self Service Passbook Printer
 CR - Cash Recyclers
 DSO - Digital Service Outlets
 DBU - Digital Banking Units

Increasing Digital Adoption



As of Mar'26

Leadership Across the Industry





Consolidated Financials

Subsidiaries and JVs Performance



IndiaFirst Life Insurance Co. Ltd. (Holding – 64.92%)

- ❑ AUM stood at USD 3,628 Mn as on Mar 31, 2026 over USD 3,265 Mn as of Mar 31, 2025. YOY growth of 11.10% .
- ❑ The gross premium income increased to USD 846 Mn for FY 25-26 from USD 761 Mn for FY24-25, a rise of 11.10%
- ❑ New Business GWP increased to USD 370 Mn for FY25-26 against USD 313 Mn in FY24-25.
- ❑ IndiaFirst Life maintained its FY 25-26 ranking of 12th on New Business Gross Written Premium among private Insurers.
- ❑ Market share amongst Private Insurers stands at 1.7% for FY 25-26 similar to FY 24-25 (Individual NB APE terms).

Note: GWP –Gross written premium.



BOBCARD Limited (Holding – 100%)

- ❑ Number of active Cards stood at 3.2 Mn as on 31 March ,2026 against 3.0 Mn as on 31 March 2025. YOY growth of 4.34%
- ❑ Card Spends for FY25-26 increased to USD 4,377 Mn from USD 3,823 Mn in previous Financial year. YOY growth of 14.49%
- ❑ ANR increased to USD 668 Mn for FY25-26 against USD 592 Mn for FY24-25. YOY growth of 12.92%.
- ❑ ENR increased to USD 667 Mn for FY25-26 against USD 628 Mn for FY24-25 . YOY growth of 6.10%.
- ❑ Net profit stands at USD 3 Mn for FY25-26.

Note: ANR –Average net receivable
ENR –End Net receivable



Baroda BNP Paribas Asset Management India Pvt. Ltd. (Holding – 50.1%)

- ❑ AAUM for Mar ,31 2026 stands at USD 6,312 Mn over USD 5,032 Mn as on Mar,31 2025. AAUM has risen 25.44% YOY.
- ❑ Gross Revenue increased to USD 26 Mn for FY25-26 from USD 21 Mn for FY24-25 .YOY growth of 22.53% .
- ❑ Net profit after tax increased to USD 9 Mn for FY25-26 from USD 6 Mn for FY24-25. YOY growth of 51.92%
- ❑ ESG Best-in class strategy Fund NFO launched in March 26, mobilized USD 67.5 Mn through 17,351 investor portfolios.

Note: AAUM –Average Asset Under Management

Subsidiaries and JVs Performance



BOB Capital Markets Limited (Holding – 100%)

- ❑ Gross Revenue decreased to USD 4.45 Mn for FY25-26 from USD 5.17 Mn as for FY24-25. YOY decline of 13.85%.
- ❑ Net loss stood at USD (1.61 Mn) for FY25-26 against USD (0.93 Mn) for FY24-25.
- ❑ Retail Broking revenue increased to USD 1.85 Mn in FY25-26 from USD 1.13 Mn for FY24-25 YOY growth of 63.78%.
- ❑ Revenue from Investment Banking Equity division decrease to USD 0.27 Mn in FY25-26 from USD 1.41 Mn for FY24-25 . YOY decline of 80.97%.



Baroda Global Shared Services Limited (Holding – 100%)

- ❑ Revenue from operations was USD 25 Mn for FY25-26 against USD 30 Mn for FY24-25 a decline of 15.39% YOY.
- ❑ Profit Before tax (PBT) is USD 2.2 Mn for FY25-26 as against USD 2.1 Mn for FY24-25 . YOY growth of 8.02%
- ❑ Profit After tax (PAT) declined to USD 1.6 Mn for FY25-26 as against USD 1.7 Mn for FY24-25 .
- ❑ DST Disbursed more than USD 1,977 Mn across 4 DST products during FY25-26. Corporate Business Correspondents generated a revenue of USD 0.97 Mn.

Subsidiaries and JVs Performance



India Infradebt Limited (Joint Venture stake of 40.99%)

- ❑ India Infra debt limited has focused on renewable energy, roads and other sectors during FY25-26.
- ❑ Total advances increased to USD 3,249 Mn in FY25-26 from USD 2,699 Mn in FY24-25. YOY growth of 20.40%.
- ❑ Total income increased to USD 298.68 Mn in FY25-26 from USD 251.12 Mn in FY24-25. YOY growth of 18.94%.
- ❑ Profit before tax increased to USD 64.73 Mn in FY25-26 from USD 54.67 Mn in FY24-25. YOY growth of 18.39%.

NAINITAL BANK



नैनीताल बैंक

अमूल्य विश्वास का अटूट संरक्षण

Nainital Bank Limited (Holding – 98.62%)

- ❑ Total Business increased to USD 1,489 Mn in FY25-26 from USD 1,395 Mn for FY24-25 YOY growth of 6.75%.
- ❑ Gross advance increased to USD 579 Mn in FY25-26 from USD 524 Mn in FY24-25. YOY growth of 10.55%.
- ❑ Total Deposit increased to USD 909 Mn in FY25-26 against USD 871 Mn in FY24-25. YOY growth of 4.46% . CASA Deposit increased to USD 368 Mn in FY25-26 from USD 361 Mn in FY 24-25 .
- ❑ Gross NPA stood at USD 29 Mn in March 26 against USD 41 Mn in Mar 25 with reduction of 29.67 % in absolute term. Gross NPA ratio to advances decreased to 4.95% in Mar 26 from 7.78% in Mar 25.
- ❑ Net profit improved by 26.43% to USD 7 Mn in FY25-26 from USD 5 Mn in FY24-25. ROA is 0.72% in Mar 26 against 0.61% in Mar 25

Overseas Subsidiaries Performance

Bank of Baroda (Uganda) Ltd. (Subsidiary Holding – 80%)

- ❑ Total Deposits stands at USD 660 Mn as at the end of FY26 registering a growth of 22.29% YoY.
- ❑ The net advances grew by 18.01% on a YoY basis to USD 426 Mn at the end of FY26.
- ❑ Net profit increased by 31.77% YoY to USD 44 Mn during FY26.
- ❑ The RONW at the end of FY26 stands at 18.12%.
- ❑ The GNPA ratio as at the end of FY26 is at 0.02%.

Bank of Baroda (Kenya) Ltd. (Subsidiary Holding – 86.70%)

- ❑ Total Deposits stands at USD 1,195 Mn as at the end of FY26 registering a growth of 4.42% YoY.
- ❑ The net advances grew by 8.22% on a YoY basis and stood at USD 532 Mn at the end of FY26.
- ❑ Net profit increased by 124.86% YoY to USD 40 Mn during FY26.
- ❑ The RONW at the end of FY26 stands at 13.89%.
- ❑ The GNPA ratio as at the end of FY26 is at 11.84%.

Bank of Baroda (Botswana) Ltd. (Subsidiary Holding – 100%)

- ❑ Total Deposits stands at USD 237 Mn as at the end of FY26 registering a growth of 25.63% YoY.
- ❑ The net advances grew by 16.75% on a YoY basis to USD 177 Mn at the end of FY26.
- ❑ Net profit increased by 26.16% YoY to USD 9 Mn during FY26.
- ❑ The RONW at the end of FY26 stands at 14.82%.
- ❑ The GNPA ratio as at the end of FY26 is at 1.96%.

Note: Financial year end for Uganda and Kenya is December.

Source: Investor Presentation Q4 FY2026

Balance Sheet and PL– Consolidated

Particulars (USD Mn)	Mar'25	Dec'25	Mar'26
CAPITAL & LIABILITIES			
Capital	109	109	109
Share Application Money Pending Allotment	0	0	0
Reserves & Surplus	15,339	17,207	17,381
Minority Interest	132	151	158
Deposits	157,820	165,842	176,717
Borrowings	14,321	15,091	17,957
Other Liabilities & Provisions	8,596	9,453	9,273
TOTAL	196,317	207,853	221,596
ASSETS			
Cash and Balances with RBI	6,136	5,294	6,821
Balances with Banks	7,833	9,982	10,137
Investments	45,066	42,961	45,951
Loans & Advances	130,462	142,893	151,891
Fixed Assets	1,332	1,270	1,286
Other Assets	5,392	5,357	5,413
Goodwill on Consolidation	96	96	96
TOTAL	196,317	207,853	221,596

Particulars (USD Mn)	FY25	FY26	YOY (%)
Interest Income	13,582	14,161	4.3
Non Interest Income	2,539	2,375	-6.4
Total Income	16,121	16,537	2.6
Interest Expenses	8,253	8,632	4.6
Operating Expenses	3,872	4,083	5.4
Operating Profit	3,996	3,822	-4.4
Provisions	1,084	1,192	10.0
Profit before Tax	2,912	2630	-9.7
Tax	755	577	-23.6
Minority Interest	16	24	51.4
Share of Earning in Associates	43	63	46.1
Profit after Tax	2,184	2,093	-4.2
EPS (USD)	0.42	0.40	-4.2

Thank you

