Pillar III Basel Disclosures

1.1 General

The BASEL III disclosures contained herein relate to Citibank N.A., India Branches (herein also referred to as the 'Bank') as of Jun 30, 2025. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DOR.CAP.REC.2/21.06.201/2025-26 dated April 1, 2025 as amended from time to time.

The Bank being a branch does not have any direct subsidiaries, nor does it hold any significant stake in any company. The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006, read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi'). This includes, in addition to the Bank as a branch of Citibank N.A., the following wholly/majority owned non-banking finance company, which is a subsidiary of Citigroup Inc. held through intermediary holding companies:

Citicorp Finance (India) Limited (CFIL) incorporated in India on 1 May 1997, is registered with the Reserve Bank of India ('RBI') as a Non-Banking Financial Company ('NBFC') vide Certificate No. N-13.02079 dated 10 October 2014. It is a NBFC-Middle layer (NBFC-ML) vide notification RBI/2021-22/112 DOR.CRE.REC. No.60/03.10.001/2021-22 dated October 22, 2021 Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs.

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements. However, certain prudential guidelines apply on a Consolidated Bank basis, including that of capital adequacy computation under BASEL III guidelines. Accordingly, CFIL has been considered under regulatory scope of consolidation for the quantitative disclosures. While, CFIL has adopted Ind AS for preparation of its financial statements for the current financial year, the Reserve Bank of India has deferred implementation of Ind AS for scheduled commercial banks. As a result, the consolidated Pillar III Basel disclosures are prepared using guidelines issued by the Reserve Bank of India for the Bank. Accordingly, the CFIL figures have been grouped and classified, as necessary, for consolidated Pillar III Basel disclosures. Further, the Bank does not have any interests in insurance entities.

In accordance with BASEL requirements, the Bank also has an Internal Capital Adequacy Assessment Process (ICAAP) for Citibank India. The ICAAP depicts the various categories of risks to which the Bank is exposed, details the ongoing assessment of such risks, how risks are to be mitigated, and quantifies the amount of capital required currently and, in the future, to cope with these risks. The ICAAP process also includes an assessment of capital adequacy in an extreme stress scenario. The ICAAP is subjected to an independent review as required by RBI guidelines.

1.2 Capital Structure

The capital funds of Citi include the following:

Tier 1 Capital:

1. Paid up Equity Capital/Initial Capital.
2. Interest-free funds from Head Office.
3. Statutory Reserves.
4. Capital Reserves.
5. Available for sale (AFS) reserve
6. Other Eligible Reserves.

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7. Remittable surplus retained in Indian Books.
8. Revaluation reserves arising from revaluation of the premises owned, after a discount of 55% subject to meeting certain conditions as laid down in RBI circular ref. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
9. Properties Investment Reserve
10. Regulatory deductions e.g.: Deferred Tax Assets subject to the limit as specified in the regulations, Defined pension benefit asset, Intangibles, Prudential valuation adjustment for illiquid positions etc.

Tier 2 Capital:

1. Provision on Standard Assets (including provision on account of Unhedged Foreign Currency Exposure-UFCE and provision on stressed assets)
2. Floating Provision
3. Country Risk Provision
4. Investment Fluctuation Reserve

Quantitative disclosures:

Amount in Rs. lakhs

Particulars	**Standalone**	**Consolidated**
Tier 1 Capital	**June 30,2025**	**June 30,2025**
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	83,163
Other disclosed free reserves	-	-
Balance in Profit & Loss account	-	-
Current financial profit, to the extent admissible	-	-
Interest free funds from H.O (for foreign bank)	374,384	374,384
Statutory Reserves kept in Indian Books	1,880,614	1,880,614
Remittable Surplus retained in Indian books	1,024,020	1,050,138
Capital Reserves	31,324	31,324
Interest free funds remitted from abroad for acquisition of property and held in separate account	6,194	6,194
Revaluation Reserves at a discount of 55 per cent (CET -1)	12,299	12,299
Other Eligible Reserves	183,504	183,504
Common Equity Tier I (CET1) (A)	**3,512,339**	**3,910,950**
Regulatory Adjustments		
Intangibles	1,071	1,071
Deferred Tax Asset (DTA) associated with Accumulated Losses	-	-
Defined Benefit Pension Fund Asset	-	-
Deferred Tax Asset associated with Timing Differences (other than those related to accumulated losses)	287	11,137
Other eligible deduction from CET1 (Prudential valuation adjustment and Earmarking for ETF)	44,594	44,594
Total Regulatory Adjustments (B)	**45,952**	**56,803**
CET 1 Capital after above adjustments (A-B)	**3,466,387**	**3,854,148**

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Recognition of DTA associated with Timing Differences in CET 1	**287**	**11,137**
Final Common Equity Tier I Capital (C)	**3,466,674**	**3,865,285**
Additional Tier I Capital (D)		
Tier II Capital		
Provision on Standard Asset (including UFCE)	69,034	70,691
Floating Rate Provision	9,100	9,100
Country Risk Provision	3,203	3,203
Investment Fluctuation Reserve	395,310	395,310
Revaluation Reserves at discount of 55% not recognised in CET1	-	-
Regulatory Adjustments		
Regulatory adjustment applied in respect of amount related to pre-Basel III treatment	-	-
Total Regulatory Adjustments	-	-
Total Tier II Capital available	**476,647**	**478,303**
Total Tier II Capital admissible for Regulatory Capital Purposes	**476,647**	**478,303**
Total Tier II Capital (E)	**476,647**	**478,303**
Total of Tier I + Tier II(C) + (D) + (E) = (F)	**3,943,321**	**4,343,588**

Note: Other comprehensive income has not been considered under Tier1 or Tier 2 Capital for CFIL which is factored under consolidated. 12 month expected credit loss (ECL) allowances for financial instruments has been considered in Tier II capital for CFIL as per the RBI circular (Ref No. DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023 as updated from time to time).

1.3 Capital Adequacy

As per Basel III guidelines issued by RBI, the Bank is required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 15% on an on-going basis which includes capital required to be maintained on account of Capital Conservation Buffer (CCB) of 2.5% and Global Systematically Important Bank (G-SIB) buffer as prescribed by the Home Regulator of Citibank N.A. Currently, there is no requirement to maintain Counter-cyclical Capital Buffer (CCCB) as per RBI guidelines.

The Bank is engaged in providing wholesale banking services. The Bank has processes in place to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. The Bank's Asset Liability Management Committee (ALCO) monitors capital levels to ensure adherence to capital standards and manages the capital planning and repatriation exercise.

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) which establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further, the capital analysis performed by the Bank is expected to encompass all significant risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation. The ICAAP exercise also includes a 3-year forecast of capital levels vis-à-vis requirements which is reviewed by the management team.

As allowed under the BASEL III guidelines issued by the Reserve Bank of India, the Bank has adopted Standardized Approach (SA) for credit risk, Standardized Duration approach (SDA) for computing capital requirement for market risks and Basic Indicator Approach (BIA) for operational risk.

Capital requirements for credit risk:

Amount in Rs. Lakhs

		Standalone		Consolidated	
Category	Nature	As at Jun 30, 2025		As at Jun 30, 2025	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	15,033,019	2,254,953	15,342,411	2,301,362
Total		**15,033,019**	**2,254,953**	**15,342,411**	**2,301,362**

RWA on the AFS portfolio is considered under Credit Risk in line with the Master direction on Investments with effect from April 1, 2024.

Capital requirements for market risk:

Amount in Rs. lakhs

Category	Nature	Standalone		Consolidated	
		As at Jun 30, 2025		As at Jun 30, 2025	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	793,133	118,970	986,249	147,937
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	217,392	32,609	217,392	32,609
Equity risk	Includes specific and general risk on equity instruments	-	-	78,764	11,815
Total		**1,010,525**	**151,579**	**1,282,405**	**192,361**

RWA on the AFS portfolio (Equity and other AFS securities) is considered under Credit Risk in line with the Master direction on Investments with effect from April 1, 2024 for Citibank NA.

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational Risk, the Bank is required to maintain capital at the rate of 15% of average gross income of previous three financial years. The notional risk weighted assets for

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operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk is Rs. 434,520 Lakhs for standalone and Rs. 444,803 Lakhs for consolidated.

Capital Adequacy Ratio

Entity	As at Jun 30, 2025		
	Total capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. (Standalone)	20.82%	18.30%	2.52%
Citibank N.A. (Consolidated)	22.17%	19.73%	2.44%

1.4 Credit Risk: General Disclosures

The two principal businesses of the Bank are organized by client segmentation viz. Corporate Banking (ie. large corporates, local subsidiaries of MNCs and Financial Institutions) and Commercial Banking (Medium, Small and micro enterprises).

The Wholesale Credit Risk (WCR) policy standards, policies and procedure notes along with the Local Corporate Credit Program lays down the parameters/norms for credit exposure. These policies address risk measurement, reporting, monitoring, mitigation and remediation.

Across credit risk, based on the industry studies and detailed company analysis and after considering the Target Market Norms & Underwriting Terms (called Underwriting Exceptions), facilities are approved. For proposals above a certain material threshold, Bank follows credit committee approach where credit officers from Independent Risk & Business sanctions credit in a committee which convenes every month or more often as required to discuss the proposals. The Bank has a policy for internal ratings and assigns Obligor Risk Ratings (ORRs) and Facility Risk Ratings (FRR). ORRs define one-year probability of default and is frequently monitored. The Bank also assigns a Relationship Limit Rating (RLR), which provides a medium to long-term view of credit quality.

Further, Bank has a process in place to record Incurred Credit Value Adjustment (CVA) losses on its derivative exposure in line with Basel-III circular.

Norms for Determining When to Classify Various Types of Assets as Non-Performing

Term Loans are treated as a non-performing asset if the interest and/ or installments of principal remain overdue for a period of more than 90 days. Cash credits & Overdrafts are treated as non- performing if it remains 'out of order' for a period of more than 90 days.

An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days or credits are not enough to cover the interest debited during the previous 90 day period, these accounts will be treated as out of order.

Bills purchased /discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days during the financial year.

Any other facility (including dues on forward exchange and derivative contracts) will be treated as non-performing if any amount to be received (representing mark to market) remains overdue for a period of more than 90 days.

Provision held is compared with the Provision required as per RBI norms and financials entries are taken for incremental provision only if the provision required is higher as per Local GAAP than the provision held. The NPA classification activities are performed by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Amount in Rs. lakhs

Particulars	Standalone		Consolidated	
	As at Jun 30, 2025		As at Jun 30, 2025	
	Funded	Non-Funded	Funded	Non-Funded
A. Agriculture and Allied Activities	5,861	125	5,861	125
B. Mining and Quarrying	22	78	22	78
C. Food Processing	320,671	42,708	320,671	42,708
D. Beverages (excluding Tea & Coffee) and Tobacco	92,741	55,657	92,741	55,657
E. Textiles	193,395	19,905	193,395	19,905
F. Leather and Leather products	33,259	4,910	33,259	4,910
G. Woodand Wood Products	32,909	3,140	47,909	3,140
H. Paper and Paper Products	114,611	15,510	114,611	15,510
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	245,191	145,767	245,191	145,767
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	1,140,997	416,320	1,151,997	416,320
K. Rubber, Plastic and their Products	226,872	59,438	226,872	59,438
L. Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	44,412	19,424	44,412	19,424
M. Cement and Cement Products	2,289	73	2,289	73
N. Basic Metal and Metal Products	569,962	209,347	569,962	209,347
O. All Engineering	709,234	451,474	709,234	451,474
P. Vehicles, Vehicle Parts and Transport Equipment	570,580	170,218	570,580	170,218
Q. Gems and Jewellery	-	6,000	-	6,000
R. Construction	-	-	-	-
S. Infrastructure (Pertaining to Industries Sector Only)	243,001	246,296	243,001	246,296
T. Other Industries	2,535,887	566,343	2,651,027	572,206
U. Transport Operators	42,517	4,748	42,517	4,748
V. Computer Software	393,495	503,841	393,495	503,841
W. Tourism, Hotel and Restaurants	7,383	40,367	8,950	40,367
X. Shipping	6,398	475	6,398	475

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Y. Professional Services	1,141,830	1,304,731	1,160,752	1,304,731
Z. Trade	807,904	263,260	843,904	263,260
AA. Aviation	2,044	36,009	2,044	36,009
AC. Other Retail Exposure	-	-	-	-
AD. Services	142,851	490,658	296,151	493,178
AE. Commercial Real Estate	-	-	-	-
AF. NBFC	-	-	-	-
Total	**9,626,316**	**5,076,822**	**9,977,245**	**5,085,205**

Notes:

1. As a branch of a foreign bank, the operations of the Bank do not extend outside of India. Hence the Bank is considered to operate only in the domestic segment and hence there is no reporting required for geographical segment.
2. Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures.

ii) Residual contractual maturity breakdown of assets

Amount in Rs. Lakhs

Maturity Bucket	Standalone		Consolidated	
	As at Jun 30, 2025		As at Jun 30, 2025	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	88,179	5,924,954	88,379	5,924,954
2 to 7 days	359,922	-	359,922	40,699
8 to 14 days	369,924	740	374,924	740
15 to 30 days	772,748	2,845,770	778,904	2,845,770
31 days to 2 months	1,071,200	918,959	1,117,800	918,959
Over 2 months to 3 months	771,789	188,978	796,802	188,978
Over 3 months to 6 months	1,245,737	283,746	1,315,556	283,746
Over 6 months to 12 months	548,800	286,287	644,885	344,372
Over 1 year to 3 years	1,085,309	1,512,892	1,166,220	1,655,847
Over 3 years to 5 years	322,715	25,359	343,857	116,559
Over 5 years	14,218	741,812	14,216	753,051
Total	**6,650,541**	**12,729,497**	**7,001,465**	**13,073,675**

iii) Amount of NPAs (Gross)

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2025

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	Standalone	Consolidated
Substandard	-	-
Doubtful 1	-	-
Doubtful 2	-	-
Doubtful 3	-	-
Loss	10,475	10,475
Total	**10,475**	**10,475**

iv) Net NPAs: Current Year Rs. Nil (Previous Year: Rs. Nil)

v) NPA ratios:

	As at Jun 30, 2025	
	Standalone	Consolidated
Gross NPAs to Gross Advances	0.16%	0.15%
Net NPAs to Net Advances	0.00%	0.00%

vi) Movement of Gross NPAs

Amount in Rs. lakhs

Particulars	As at Jun 30, 2025	
	Standalone	Consolidated
Opening Balance	10,476	10,476
Additions during the year	85,139	85,139
Recoveries/write offs during the year	85,140	85,140
Closing Balance	**10,475**	**10,475**

vii) Movement of Specific Provision

Amount in Rs. lakhs

Particulars	As at Jun 30, 2025	
	Standalone	Consolidated
Opening Balance	10,476	10,476
Provisions made during the year	0	0
Write-Off	0	0
Write back off excess Provisions	-1	-1
Any other adjustment, including transfer between provisions	0	0
Closing Balance	**10,475**	**10,475**

viii) Movement of Provision on Standard Assets*

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2025	
	Standalone	Consolidated
Opening Balance	69,454	73,136
Provisions made during the year	0	198
Write-Off	0	0
Write back off excess Provisions	-420	-420
Any other adjustment, including transfer between provisions	0	0
Closing Balance	**69,034**	**72,914**

* The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE)
In addition to above, Bank carries Incurred CVA provision of INR 979.14 lakhs as at June'25

ix) Movement of provision held towards depreciation on investments

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2025	
	Standalone	Consolidated
Opening Balance	78,695	78,695
Additions during the year	0	0
Recoveries/write offs/write backs during the year	-78,695	-78,695
Closing Balance	**0**	**0**

Note: Further, during FY2024, the Reserve Bank of India (RBI) issued a master direction on classification, valuation and operation of investment portfolio of commercial banks (Directions), 2023, which became effective from April 1, 2024. The revised master direction brings the classification and accounting of investments closer to Ind AS. The Bank has implemented the required changes as per the master direction with effect from April 1, 2024

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x) Industry wise classification of NPA, specific and General Provision

Standalone
Amount in Rs. Lakhs

Industry	As at Jun 30, 2025			For FY 2025-26		
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provisions during the year	Write back of excess provision
A. Agriculture and Allied Activities	-	-	615	-	-	-
B. Mining and Quarrying	-	-	-	-	-	-
C. Food Processing	1,102	1,102	2,018	-	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	1,150	-	-	-
E. Textiles	-	-	1,286	-	-	-
F. Leather and Leather products	-	-	232	-	-	-
G. Wood and Wood Products	-	-	219	-	-	-
H. Paper and Paper Products	-	-	939	-	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	1,018	-	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	7,540	-	-	-
K. Rubber, Plastic and their Products	-	-	1,667	-	-	-
L. Glass & Glassware	-	-	407	-	-	-
M. Cement and Cement Products	-	-	13	-	-	-
N. Basic Metal and Metal Products	-	-	2,991	-	-	-
O. All Engineering	3,396	3,396	5,353	-	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,132	-	-	-
Q. Gems and Jewellery	-	-	-	-	-	-
R. Construction	-	-	-	-	-	-
S. Infrastructure	-	-	1,385	-	-	-
T. Other Industries	2,515	2,515	400	-	-	(1)
3.6 Real Estate Activities(Other than Residential Mortgages)	-	-	1,534	-	-	-
U. Transport Operators (Land Transport and Pipelines)	450	450	271	-	-	-
V. Computer Software	-	-	2,281	-	-	-
W. Tourism, Hotel and Restaurants	-	-	5	-	-	-
X. Shipping (Water Transport)	-	-	58	-	-	-
Y. Aviation	-	-	-	-	-	-
Z. Professional Services	-	-	2,193	-	-	-
AA. Trade	2,671	2,671	6,078	-	-	-
AB. Other NBFCs	-	-	1,879	-	-	-

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AC. Housing Finance Companies (HFCs)	-	-	-	-	-	-
AD. Retail Advances	-	-	-	-	-	-
AE. Services	-	-	53	-	-	-
AF. NBFC	-	-	-	-	-	-
AG. Others	-	-	23,317	(55)	-	-
Total	**10,474**	**10,474**	**69,034**	**(55)**	-	**(1)**

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Industry wise classification of NPA, specific and General Provision

Consolidated

Amount in Rs. Lakhs

Industry	As at Jun 30, 2025			For FY 2025-26		
	Gross NPA	**Provisions for NPA**	**Provision for Standard Assets**	**Write off**	**Provisions during the year**	**Write back of excess provision**
A. Agriculture and Allied Activities	-	-	615	-	-	-
B. Mining and Quarrying	-	-	-	-	-	-
C. Food Processing	1,102	1,102	2,018	-	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	1,150	-	-	-
E. Textiles	-	-	1,286	-	-	-
F. Leather and Leather products	-	-	232	-	-	-
G. Wood and Wood Products	-	-	219	-	-	-
H. Paper and Paper Products	-	-	939	-	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	1,018	-	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	7,540	-	-	-
K. Rubber, Plastic and their Products	-	-	1,667	-	-	-
L. Glass & Glassware	-	-	407	-	-	-
M. Cement and Cement Products	-	-	13	-	-	-
N. Basic Metal and Metal Products	-	-	2,991	-	-	-
O. All Engineering	3,396	3,396	5,353	-	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,132	-	-	-
Q. Gems and Jewellery	-	-	-	-	-	-
R. Construction	-	-	-	-	-	-
S. Infrastructure	-	-	1,385	-	-	-
T. Other Industries	2,515	2,515	4,280	-	-	(1)
3.6 Real Estate Activities (Other than Residential Mortgages)	-	-	1,534	-	-	-
U. Transport Operators (Land Transport and Pipelines)	450	450	271	-	-	-
V. Computer Software	-	-	2,281	-	-	-
W. Tourism, Hotel and Restaurants	-	-	5	-	-	-
X. Shipping (Water Transport)	-	-	58	-	-	-
Y. Aviation	-	-	-	-	-	-

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Z. Professional Services	-	-	2,193	-	-	-
AA. Trade	2,671	2,671	6,078	-	-	-
AB. Other NBFCs	-	-	1,879	-	-	-
AC. Housing Finance Companies (HFCs)	-	-	-	-	-	-
AD. Retail Advances	-	-	-	-	-	-
AE. Services	-	-	53	-	-	-
AF. Others	-	-	23,317	(55)	-	-
AG. NBFC	-	-	-	-	-	-
Total	**10,474**	**10,474**	**72,914**	**(55)**	**-**	**(1)**

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1.4.2 Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of ratings issued by renowned external rating agencies- CRISIL Limited, Acuite Ratings and Research Limited, ICRA Limited, India Ratings and Research Private Limited and CARE for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Fitch and Moody's are used by the Bank, these being the parents of the local entities in question.

Where the obligors have obtained rating of the facility from any of the above credit rating agencies, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been considered as unrated and appropriate risk weights applied. The breakdown of the exposure (after mitigation):

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2025	
	Standalone	Consolidated
Below 100% risk weight	7,536,067	7,536,069
100% risk weight	2,242,655	2,326,605
More than 100% risk weight	4,924,416	5,199,778

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet Obligations and credit equivalent of foreign exchange and derivative exposures.

1.4.3 Credit risk mitigation

The Bank has a three-stage approach to credit risk mitigation i.e. pre-disbursement due diligence, credit approval and post disbursement monitoring. Risk mitigation and defeasance techniques are utilized as appropriate in the various lines of business. The security and support are generally used by the corporate bank as risk mitigants, based on well-defined policies and processes. Ongoing monitoring ensures that the management is comfortable with the residual risk, which is adequately supported by the capital employed.

The eligible collaterals used by the Bank as risk mitigants are in the form of cash collaterals pledged with the Bank and eligible guarantees for arriving at the benefit for capital adequacy purposes. Given the nature of collateral, the Bank does not have any concentration risk within the mitigants accepted by the Bank.

Exposure covered by eligible financial collateral after application of hair cut:

Category	Nature	As at Jun 30, 2025	
		Standalone	Consolidated
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	714,668	714,668

Created Date: 29-09-2025

Exposure covered by guarantees

Category	Nature	As at Jun 30, 2025	
		Standalone	Consolidated
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	-	-

1.5 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at Jun 30, 2025 is as follows:

Amount in Rs. Lakhs

Summary comparison of accounting assets vs. leverage ratio exposure measure			
		As at Jun 30, 2025	
Sl. No	**Item**	**Standalone**	**Consolidated**
1	Total consolidated assets as per published financial statements	21,232,752	21,964,712
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	3,680,425	3,680,425
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	8,465,126	8,465,126
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,874,337	3,882,216
7	Other adjustments	(1,071)	(1,071)
8	**Leverage ratio exposure**	**37,251,569**	**37,991,408**

Created Date: 29-09-2025

Amount in Rs. Lakhs

Leverage ratio common disclosure template		As at Jun 30, 2025	
	Item	**Standalone**	**Consolidated**
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	20,956,962	21,688,799
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,071)	(1,071)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	**20,955,891**	**21,687,728**
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	275,790	275,913
5	Add-on amounts for PFE associated with all derivatives transactions	3,680,425	3,680,425
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	**3,956,215**	**3,956,338**
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,465,126	8,465,126
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	**8,465,126**	**8,465,126**
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	15,577,004	15,592,947
18	(Adjustments for conversion to credit equivalent amounts)	(11,702,667)	(11,710,731)
19	Off-balance sheet items (sum of lines 17 and 18)	**3,874,337**	**3,882,216**
	Capital and total exposures		
20	Tier 1 capital	3,466,674	3,865,285
21	Total exposures (sum of lines 3, 11, 16 and 19)	37,251,568	37,991,407
	Leverage ratio		
22	Basel III leverage ratio	**9.31%**	**10.17%**

Created Date: 29-09-2025

Quantitative Disclosures

As per RBI guidelines, disclosures required for leverage ratio for the Bank at a standalone basis for the last 4 quarters:

Amount in Rs. Lakhs

	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
Tier 1 Capital	3,466,674	3,433,011	3,262,514	3,278,033
Exposure Measure	37,251,568	33,578,047	31,813,617	32,893,074
Leverage Ratio (%)	9.31%	10.22%	10.26%	9.97%

Created Date: 29-09-2025