



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 June 30, 2026. 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.70/21-01-002/2025-26 dated November 28, 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 Basel III Capital Regulations - RBI/DOR/2025-26/151DOR.CAP.REC.70/21-01-002/2025-26 read 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 an 'NBFC-Investment and Credit Companies (NBFC-ICC)' vide notification RBI/DOR/2025-26/339 DOR.FIN.REC. No.258/03.10.119/2025-26: Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025.

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 Bank 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.
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. DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025
9. Regulatory deductions eg: 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)
2. Floating Provision
3. Country Risk Provision

Quantitative disclosures:

Particulars	Amount in Rs. lakhs	
	Standalone	Consolidated
Tier 1 Capital	30-June-26	30-June-26
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	85,993
Other disclosed free reserves	-	-
Balance in Profit & Loss account	-	-
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	2,457,459	2,457,459
Remittable Surplus retained in Indian books	1,030,214	1,050,149
Capital Reserves	31,324	31,324
Interest free funds remitted from abroad for acquisition of property and held in separate account	-	-
Revaluation Reserves at a discount of 55 per cent (CET -1)	12,053	12,053
Other Eligible Reserves	134,571	134,571
Common Equity Tier I (CET1) (A)	4,040,005	4,435,263
Regulatory Adjustments		
Intangibles	842	842
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)	14,181	20,274
Other eligible deduction from CET1 (Prudential valuation adjustment)	50,397	50,397
Total Regulatory Adjustments (B)	65,420	71,513
CET 1 Capital after above adjustments (A-B)	3,974,585	4,363,749
Recognition of DTA associated with Timing Differences in CET 1	14,181	20,274
Final Common Equity Tier I Capital (C)	3,988,767	4,384,023
Additional Tier I Capital (D)		
Tier II Capital		
Provision on Standard Asset (including UFCE)	78,808	80,398
Floating Rate Provision	9,100	9,100
Country Risk Provision	5,329	5,329
Investment Reserve	-	-
Investment Fluctuation Reserve	-	-
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	93,237	94,827
Total Tier II Capital admissible for Regulatory Capital Purposes	93,237	94,827
Total Tier II Capital (E)	93,237	94,827
Total of Tier I + Tier II (C) + (D) + (E) = (F)	4,082,004	4,478,850

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 (RBI/DOR/2025-26/345 DOR.CAP.REC.264/21-01-002/2025-26 - Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025as 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 (CCB) as per RBI guidelines.

The Bank is currently 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 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/ material risks, including those risks not 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. CFIL also has a similar Internal Capital Adequacy Assessment Process (ICAAP).

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:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at June 30, 2026		As at June 30, 2026	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	16,437,004	2,465,551	16,704,919	2,505,738
Total		16,437,004	2,465,551	16,704,919	2,505,738

Capital requirements for market risk:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at June 30, 2026		As at June 30, 2026	
		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	1,088,592	163,289	1,201,659	180,249
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	185,625	27,844	185,625	27,844
Equity risk	Includes specific and general risk on equity instruments	266,800	40,020	338,288	50,743
Total		1,541,017	231,153	1,725,571	258,836

Capital requirements for operational risk:

As 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



operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk is Rs. 467,678 lakhs for standalone and Rs. 477,957 Lakhs for consolidated.

Capital Adequacy Ratio

Entity	As at June 30, 2026		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	19.35%	18.91%	0.44%
Consolidated Bank	20.72%	20.28%	0.44%

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 Citibank India Credit Risk 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.

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 is system driven and performed daily, and provisions are posted by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Particulars	Amount in Rs. lakhs			
	Standalone		Consolidated	
	As at June 30, 2026		As at June 30, 2026	
	Funded	Non-Funded	Funded	Non-Funded
A. Agriculture and Allied Activities	5,941	218	5,941	218
B. Mining and Quarrying	62	9	62	9
C. Food Processing	241,773	37,994	241,773	37,994
D. Beverages (excluding Tea & Coffee) and Tobacco	73,681	47,791	73,681	47,791
E. Textiles	211,585	16,502	211,585	16,502
F. Leather and Leather products	29,014	2,769	29,014	2,769
G. Wood and Wood Products	35,412	591	35,412	591
H. Paper and Paper Products	110,282	15,130	110,282	15,130
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	211,229	173,211	211,229	173,211
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	1,144,421	448,598	1,157,671	448,598
K. Rubber, Plastic and their Products	253,620	55,974	253,620	55,974

L. Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	11,293	27,825	11,293	27,825
M. Cement and Cement Products	1,774	73	1,774	73
N. Basic Metal and Metal Products	1,022,936	197,275	1,022,936	197,275
O. All Engineering	790,362	469,638	793,862	469,638
P. Vehicles, Vehicle Parts and Transport Equipment	603,360	184,245	603,360	184,245
Q. Gems and Jewellery	-	100	-	100
R. Construction	-	-	-	-
S. Infrastructure (Pertaining to Industries Sector Only)	409,378	176,221	409,378	176,221
T. Other Industries	577,975	361,792	601,939	367,655
U. Transport Operators	44,573	9,053	44,573	9,053
V. Computer Software	439,442	304,751	439,442	304,751
W. Tourism, Hotel and Restaurants	53,460	30,228	53,460	30,228
X. Shipping	10,325	174	10,325	174
Y. Professional Services	6,832,504	1,502,406	6,848,986	1,410,813
Z. Trade	921,652	313,509	922,452	313,509
AA. Aviation	363	45,992	363	45,992
AB. Other Retail Exposure	-	-	-	-
AC. Services	12,579,177	9,516	12,821,344	9,516
AD. Commercial Real Estate	-	-	-	-
AE. NBFC	-	-	-	-
Total	26,615,594	4,431,585	26,930,757	4,345,855

Note:

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, HTM and AFS investments, 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 June 30, 2026		As at June 30, 2026	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	109,642	6,194,432	109,642	6,194,432
2 to 7 days	337,161	84,634	342,161	129,074
8 to 14 days	437,373	331,838	442,373	331,838

15 to 30 days	946,584	1,842,775	952,757	1,842,775
31 days to 2 months	1,267,771	1,530,683	1,272,788	1,573,173
Over 2 months to 3 months	1,032,733	1,021,650	1,034,082	1,021,650
Over 3 months to 6 months	1,047,333	356,924	1,136,584	356,924
Over 6 months to 12 months	613,203	501,727	706,326	524,783
Over 1 year to 3 years	1,491,369	1,473,532	1,578,366	1,708,237
Over 3 years to 5 years	328,261	82,985	353,910	82,985
Over 5 years	9,234	780,958	9,234	789,658
Total	7,620,664	14,202,138	7,938,221	14,555,529

iii) Amount of NPAs (Gross)

Amount in Rs. lakhs

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Substandard	1,321	1,321
Doubtful 1	-	-
Doubtful 2	-	-
Doubtful 3	-	-
Loss	10,474	10,474
Total	11,795	11,795

iv) Net NPAs

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Doubtful 1	-	-
Doubtful 2	-	-
Doubtful 3	-	-
Loss	-	-
Substandard	974	974
Total	974	974

v) NPA ratios:

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Gross NPAs to Gross Advances	0.15%	0.15%
Net NPAs to Net Advances	0.01%	0.01%

vi) Movement of Gross NPAs

Amount in Rs. lakhs

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Opening Balance	11,995	11,995
Additions during the year	53,155	53,155
Recoveries/write offs/transfer during the year	53,355	53,355
Closing Balance	11,795	11,795

vii) Movement of Specific Provision
Amount in Rs. lakhs

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Opening Balance	10,865	10,865
Provisions made during the year	1,811	1,811
Write-Off	-	-
Write back of excess Provisions	1,856	1,856
Any other adjustment, including transfer between provisions	-	-
Closing Balance	10,820	10,820

viii) Movement of Provision on Standard Assets*
Amount in Rs. lakhs

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Opening Balance	80,582	83,524
Provisions made during the year	-	274
Write-Off	-	-
Write back off excess Provisions	(1,774)	(2,229)
Any other adjustment, including transfer between provisions	-	-
Closing Balance	78,808	81,569

* The above includes provision on account Unhedged Foreign Currency Exposure (UFCE) 28,638 lakhs as at June'26.

In addition to above, Bank carries Incurred CVA provision of INR 1,538 lakhs as at June'26

ix) Industry wise classification of NPA, specific and General Provision
Standalone
Amount in Rs. Lakhs

Industry	As at June 30, 2026			For FY 2026-27	
	Gross NPA	Provisions for NPA	Provision for Standard Assets*	Write off	Provision for NPA
A. Agriculture and Allied Activities	1,322	347	629	-	(45)
B. Mining and Quarrying	-	-	-	-	-
C. Food Processing	1,102	1,102	1,704	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	852	-	-
E. Textiles	-	-	1,116	-	-
F. Leather and Leather products	-	-	219	-	-
G. Wood and Wood Products	-	-	218	-	-
H. Paper and Paper Products	-	-	829	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	834	-	-

J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	6,468	-	-
K. Rubber, Plastic and their Products	-	-	1,723	-	-
L. Glass & Glassware	-	-	149	-	-
M. Cement and Cement Products	-	-	7	-	-
N. Basic Metal and Metal Products	-	-	4,397	-	-
O. All Engineering	3,396	3,396	5,819	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,309	-	-
Q. Gems and Jewellery	-	-	-	-	-
R. Construction	-	-	-	-	-
S. Infrastructure	-	-	1,666	-	-
T. Other Industries	2,514	2,514	396	-	-
3.6 Real Estate Activities (Other than Residential Mortgages)	-	-	1,459	-	-
U. Transport Operators (Land Transport and Pipelines)	450	450	322	-	-
X. Computer Software	-	-	3,157	-	-
Y. Tourism, Hotel and Restaurants	-	-	639	-	-
V. Shipping (Water Transport)	-	-	101	-	-
W. Aviation	-	-	-	-	-
Z. Professional Services	-	-	13,679	-	-
AA. Trade	2,671	2,671	5,156	-	-
AB. Other NBFCs	-	-	2,876	-	-
AC. Housing Finance Companies (HFCs)	-	-	-	-	-
AD. Retail Advances	-	-	-	-	-
AE. Services	-	-	68	-	-
AF. Other Financial Intermediation	-	-	230	-	-
AG. Others	-	-	19,785	51	-
Total	11,795	10,820	78,808	51	(45)

Consolidated

Amount in Rs. Lakhs

Industry	As at June 30, 2026			For FY 2026-27	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	1,322	347	629	-	(45)
B. Mining and Quarrying	-	-	1	-	-
C. Food Processing	1,102	1,102	1,704	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	852	-	-
E. Textiles	-	-	1,116	-	-
F. Leather and Leather products	-	-	219	-	-

G. Wood and Wood Products	-	-	218	-	-
H. Paper and Paper Products	-	-	829	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	834	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	6,468	-	-
K. Rubber, Plastic and their Products	-	-	1,723	-	-
L. Glass & Glassware	-	-	149	-	-
M. Cement and Cement Products	-	-	7	-	-
N. Basic Metal and Metal Products	-	-	4,397	-	-
O. All Engineering	3,396	3,396	5,819	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,309	-	-
Q. Gems and Jewellery	-	-	-	-	-
R. Construction	-	-	-	-	-
S. Infrastructure	-	-	1,666	-	-
T. Other Industries	2,514	2,514	3,156	-	-
3.6 Real Estate Activities (Other than Residential Mortgages)	-	-	1,459	-	-
U. Transport Operators (Land Transport and Pipelines)	450	450	322	-	-
X. Computer Software	-	-	3,157	-	-
Y. Tourism, Hotel and Restaurants	-	-	639	-	-
V. Shipping (Water Transport)	-	-	101	-	-
W. Aviation	-	-	-	-	-
Z. Professional Services	-	-	13,679	-	-
AA. Trade	2,671	2,671	5,156	-	-
AB. Other NBFCs	-	-	2,876	-	-
AC. Housing Finance Companies (HFCs)	-	-	-	-	-
AD. Retail Advances	-	-	-	-	-
AE. Services	-	-	68	-	-
AF. Other Financial Intermediation	-	-	230	-	-
AG. Others	-	-	19,786	51	-
Total	11,795	10,820	81,569	51	(45)

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

The Bank has approved use of ratings issued by external rating agencies- CRISIL Limited, Acuite Ratings and Research Limited, ICRA Limited, India Ratings and Research Private Limited and CARE Ratings Limited as permitted by Reserve Bank of India for domestic counterparties. For the foreign counterparties 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 in line with the rating letters and RBI norms. 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):

Particulars	Standalone	Consolidated
	As at June 30, 2026	As at June 30, 2026
Below 100% risk weight	20,407,964	20,407,966
100% risk weight	1,459,542	1,559,271
More than 100% risk weight	7,277,565	7,407,267
Total	29,145,071	29,374,504

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, HTM and AFS investments, 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. Security and support are generally used as risk mitigants, based on 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	Standalone	Consolidated
		As at June 30, 2026	As at June 30, 2026
Wholesale exposures	Generally, it includes exposure to Banks, Financial Institutions and Corporates	1,902,108	1,902,108
Total		1,902,108	1,902,108

Exposure covered by guarantees:

		Amount in Rs. Lakhs	
		Standalone	Consolidated

Category	Nature	As at June 30, 2026	As at June 30, 2026
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	-	-

1.9 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank as well as at the consolidated level at June 30, 2026, is as follows:

Summary comparison of accounting assets vs. leverage ratio exposure measure			
Sl. No	Item	Standalone	Consolidated
1	Total consolidated assets as per published financial statements	23,488,306	24,170,895
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	3,197,658	3,197,658
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	4,366,460	4,366,460
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	3,793,632	3,799,495
7	Other adjustments	(842)	(842)
8	Leverage ratio exposure	34,845,214	35,533,666

Leverage ratio common disclosure template			
	Item	Standalone	Consolidated
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	23,488,306	24,170,895
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(842)	(842)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	23,847,464	24,170,053
Derivative exposures			

4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	595,023	595,023
5	Add-on amounts for PFE associated with all derivatives transactions	2,602,635	2,602,635
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)	3,197,658	3,197,658
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	4,366,460	4,366,460
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)	4,366,460	4,366,460
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	16,398,783	16,404,646
18	(Adjustments for conversion to credit equivalent amounts)	(12,605,152)	(12,605,152)
19	Off-balance sheet items (sum of lines 17 and 18)	3,793,631	3,799,494
Capital and total exposures			
20	Tier 1 capital	3,988,766	4,384,023
21	Total exposures (sum of lines 3, 11, 16 and 19)	34,845,213	35,533,665
Leverage ratio		-	-
22	Basel III leverage ratio	11.45%	12.34%

Quantitative Disclosures



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

	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
Tier 1 Capital	3,988,766	3,580,516	3,426,365	3,445,123
Exposure Measure	34,845,213	35,111,481	34,197,065	34,957,364
Leverage Ratio (%)	11.45%	10.20%	10.02%	9.86%