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 Sep 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 Basel III Capital Regulations - RBI/2025-26/08 DOR.CAP.REC.2/21.06.201/2025-26 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 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. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
9. Properties Investment Reserve
10. 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 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	**30-Sep-25**	**30-Sep-25**
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 Head office	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	1,032,638
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	167,324	167,324
Common Equity Tier I (CET1) (A)	**3,496,159**	**3,877,270**
Regulatory Adjustments		
Intangibles	1,007	1,007
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)	-	10,925

Particulars	Standalone	Consolidated
Other eligible deduction from CET1 (Prudential valuation adjustment)	50,030	50,030
Total Regulatory Adjustments (B)	**51,037**	**61,962**
CET 1 Capital after above adjustments (A-B)	**3,445,123**	**3,815,309**
Recognition of DTA associated with Timing Differences in CET 1	**-**	**10,925**
Final Common Equity Tier I Capital (C)	**3,445,123**	**3,826,234**
Additional Tier I Capital (D)		
Tier II Capital		
Provision on Standard Asset (including UFCE)	83,704	84,861
Floating Rate Provision	9,100	9,100
Country Risk Provision	3,814	3,814
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	**491,928**	**493,085**
Total Tier II Capital admissible for Regulatory Capital Purposes	**491,928**	**493,085**
Total Tier II Capital (E)	**491,928**	**493,085**
Total of Tier I + Tier II (C) + (D) + (E) = (F)	**3,937,051**	**4,319,319**

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 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 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

Category	Nature	Standalone		Consolidated	
		As at Sep 30, 2025		As at Sep 30, 2025	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	15,388,662	2,308,299	15,721,039	2,358,156
Securitization exposures	Includes credit enhancement which is reduced from Capital funds (refer capital funds details at 1.2 above)				
Total		**15,388,662**	**2,308,299**	**15,721,039**	**2,358,156**

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 Sep 30, 2025		As at Sep 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	770,587	115,588	954,227	143,134
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	211,350	31,703	211,350	31,703
Equity risk	Includes specific and general risk on equity instruments	382,219	57,333	465,009	69,751
Total		**1,364,156**	**204,624**	**1,630,586**	**244,588**

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:

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. 434,520 Lakhs for standalone and Rs. 444,803 Lakhs for consolidated.

Capital Adequacy Ratio

Entity	As at Sep 30, 2025		
	Total capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	20.04%	17.53%	2.50%
Consolidated Bank	21.25%	18.83%	2.42%

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 is considered 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 Sep 30, 2025		As at Sep 30, 2025	
	Funded	Non-Funded	Funded	Non-Funded
A. Agriculture and Allied Activities	7,592	156	7,592	156
B. Mining and Quarrying	80	75	80	75
C. Food Processing	295,463	41,592	295,463	41,592
D. Beverages (excluding Tea & Coffee) and Tobacco	92,297	56,144	92,297	56,144
E. Textiles	201,879	20,815	201,879	20,815
F. Leather and Leather products	36,837	3,466	36,837	3,466
G. Wood and Wood Products	30,917	3,410	45,917	3,410
H. Paper and Paper Products	113,469	19,410	113,469	19,410
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	193,007	157,954	193,007	157,954
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	1,114,624	478,511	1,125,624	478,511
K. Rubber, Plastic and their Products	225,487	60,790	225,487	60,790
L. Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	47,608	20,988	47,608	20,988
M. Cement and Cement Products	1,965	73	1,965	73
N. Basic Metal and Metal Products	607,716	154,196	607,716	154,196
O. All Engineering	744,421	451,893	744,421	451,893
P. Vehicles, Vehicle Parts and Transport Equipment	617,342	191,649	617,342	191,649
Q. Gems and Jewellery	-	6,000	-	6,000
R. Construction	-	-	-	-
S. Infrastructure (Pertaining to Industries Sector Only)	222,356	198,692	222,356	198,692
T. Other Industries	2,298,942	827,918	2,411,325	833,781
U. Transport Operators	55,596	6,164	55,596	6,164
V. Computer Software	397,901	578,317	397,901	578,317
W. Tourism, Hotel and Restaurants	6,973	25,194	8,428	25,194
X. Shipping	6,479	474	6,479	474
Y. Professional Services	1,024,989	1,220,066	1,043,834	1,128,493
Z. Trade	768,511	327,341	769,311	327,341
AA. Aviation	4	37,944	4	37,944
AB. Other Retail Exposure	-	-	-	-
AC. Services	-	324	193,300	324
AD. Commercial Real Estate	-	-	-	-
AE. NBFC	-	-	-	-
Total	**9,112,455**	**4,889,556**	**9,465,238**	**4,803,846**

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, 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 Sep 30, 2025		As at Sep 30, 2025	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	91,160	7,013,218	91,160	7,013,218
2 to 7 days	240,305	155,278	240,305	208,413
8 to 14 days	405,644	331,128	405,644	331,128
15 to 30 days	873,922	2,217,259	943,728	2,217,259
31 days to 2 months	1,019,889	983,249	1,019,889	983,249
Over 2 months to 3 months	883,568	205,184	883,581	205,184
Over 3 months to 6 months	1,028,935	253,916	1,122,433	253,916
Over 6 months to 12 months	473,259	337,486	584,948	395,364
Over 1 year to 3 years	1,175,166	1,391,997	1,240,277	1,594,038
Over 3 years to 5 years	320,076	32,019	332,817	64,855
Over 5 years	14,702	730,424	14,700	739,124
Total	**6,526,626**	**13,651,158**	**6,879,482**	**14,005,748**

iii) Amount of NPAs (Gross)

Amount in Rs. Lakhs

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Substandard	1,404	1,404
Doubtful 1	-	-
Doubtful 2	-	-
Doubtful 3	-	-
Loss	10,475	10,475
Total	**11,879**	**11,879**

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

v) NPA ratios:

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Gross NPAs to Gross Advances	0.18%	0.17%
Net NPAs to Net Advances	0.02%	0.00%

vi) Movement of Gross NPAs

Amount in Rs. lakhs

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Opening Balance	10,476	10,476
Additions during the year	116,332	116,332
Recoveries/write-offs during the year	114,929	114,929
Closing Balance	**11,879**	**11,879**

vii) Movement of Specific Provision

Amount in Rs. lakhs

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Opening Balance	10,476	10,476
Provisions made during the year	351	351
Write-Off	-	-
Write back off excess Provisions	1	1
Any other adjustment, including transfer between provisions	-	-
Closing Balance	**10,828**	**10,828**

viii) Movement of Provision on Standard Assets*

Amount in Rs. Lakhs

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Opening Balance	69,454	73,136
Provisions made during the year	14,670	14,670
Write-Off	0	(520)
Write back of excess Provisions	(420)	(420)
Any other adjustment, including transfer between provisions	0	-
Closing Balance	**83,704**	**86,866**

***** The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE)
In addition to above, Bank carries Incurred CVA provision of INR 749.96 lakhs as at Mar'25

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

Amount in Rs. Lakhs

Industry	As at Sep 30, 2025			For FY2025-26		
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA	Write back of excess provision
A. Agriculture and Allied Activities	1,404	351	721	-	351	
B. Mining and Quarrying	-	-	1	-	-	
C. Food Processing	1,102	1,102	1,847	-	-	
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	1,213	-	-	
E. Textiles	-	-	1,252	-	-	
F. Leather and Leather products	-	-	250	-	-	
G. Wood and Wood Products	-	-	179	-	-	
H. Paper and Paper Products	-	-	958	-	-	
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	2,473	-	-	
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	7,483	-	-	
K. Rubber, Plastic and their Products	-	-	1,535	-	-	
L. Glass & Glassware	-	-	448	-	-	
M. Cement and Cement Products	-	-	8	-	-	
N. Basic Metal and Metal Products	-	-	4,309	-	-	
O. All Engineering	3,396	3,396	5,998	-	-	

P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,528	-	-	
Q. Gems and Jewellery	-	-	-	-	-	
R. Construction	-	-	-	-	-	
S. Infrastructure	-	-	2,890	-	-	
T. Other Industries	2,515	2,515	396	-	(1)	(1)
3.6 Real Estate Activities (Other than Residential Mortgages)	-	-	1,193	-	-	
U. Transport Operators (Land Transport and Pipelines)	450	450	335	-	-	
X. Computer Software	-	-	3,995	-	-	
Y. Tourism, Hotel and Restaurants	-	-	4	-	-	
V. Shipping (Water Transport)	-	-	68	-	-	
W. Aviation	-	-	-	-	-	
Z. Professional Services	-	-	10,342	-	-	
AD. Trade	2,671	2,671	5,236	-	-	
AA. Other NBFCs	-	-	1,578	-	-	
AB. Housing Finance Companies (HFCs)	-	-	-	-	-	
AE. Retail Advances	-	-	-	-	-	
AG. Services	-	-	66	-	-	
AF. NBFC	-	-	-	-	-	
AH. Others	-	-	24,398	171	-	
Total	**11,878**	**10,825**	**83,704**	**171**	**350**	**(1)**

xi) **Industry wise classification of NPA, specific and General Provision - Consolidated**

Amount in Rs. Lakhs

Industry	As at Sep 30, 2025			For FY 2025-26		
	Gross NPA	Provision for NPA	Provision for Standard Assets	Write off	Provision for NPA	Write back of excess provision
A. Agriculture and Allied Activities	1,404	351	721	-	351	
B. Mining and Quarrying	-	-	1	-	-	
C. Food Processing	1,102	1,102	1,847	-	-	
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	1,213	-	-	
E. Textiles	-	-	1,252	-	-	
F. Leather and Leather products	-	-	250	-	-	
G. Wood and Wood Products	-	-	179	-	-	
H. Paper and Paper Products	-	-	958	-	-	
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	2,473	-	-	
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	340	340	7,483	-	-	
K. Rubber, Plastic and their Products	-	-	1,535	-	-	
L. Glass & Glassware	-	-	448	-	-	
M. Cement and Cement Products	-	-	8	-	-	
N. Basic Metal and Metal Products	-	-	4,309	-	-	
O. All Engineering	3,396	3,396	5,998	-	-	
P. Vehicles, Vehicle Parts and Transport Equipment	-	-	4,528	-	-	
Q. Gems and Jewellery	-	-	-	-	-	
R. Construction	-	-	-	-	-	
S. Infrastructure	-	-	2,890	-	-	
T. Other Industries	2,515	2,515	3,558	-	(1)	(1)
U. Real Estate Activities (Other than Residential Mortgages)	-	-	1,193	-	-	
V. Transport Operators (Land Transport and Pipelines)	450	450	335	-	-	
W. Computer Software	-	-	3,995	-	-	
X. Tourism, Hotel and Restaurants	-	-	4	-	-	
Y. Shipping (Water Transport)	-	-	68	-	-	
Z. Aviation	-	-	-	-	-	
AA. Professional Services	-	-	10,342	-	-	
AB. Trade	2,671	2,671	5,236	-	-	
AC. Other NBFCs	-	-	1,578	-	-	
AD. Housing Finance Companies (HFCs)	-	-	-	-	-	
AE. Retail Advances	-	-	-	-	-	
AF. Services	-	-	66	-	-	
AG. Others	-	-	24,398	171	-	
AH. NBFC	-	-	-	-	-	
Total	**11,878**	**10,825**	**86,866**	**171**	**350**	**(1)**

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 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):

Amount in Rs. Lakhs

Particulars	As at Sep 30, 2025	
	Standalone	Consolidated
Below 100% risk weight	7,166,127	7,074,460
100% risk weight	1,521,159	1,602,497
More than 100% risk weight	5,314,725	5,592,128
Total	**14,002,011**	**14,269,084**

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:

Amount in Rs. Lakhs

Category	Nature	As at Sep 30, 2025	
		Standalone	Consolidated
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	757,317	757,317
Securitisation exposures	Includes credit enhancement which is reduced from Capital funds	-	-

Exposure covered by guarantees

Amount in Rs. Lakhs

Category	Nature	As at Sep 30, 2025	
		Standalone	Consolidated
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	-	-
Securitisation exposures	Includes credit enhancement which is reduced from Capital funds	-	-

1.4.4 Securitisation

Securitisation risk includes the risk that the capital resources held by the firm in respect of assets which it has securitised or participated in any third-party securitisation transactions are inadequate having regard to the economic substance of the transaction, including the degree of risk transfer achieved. Typically, in securitisation transactions bank acts as an originator, servicing agent, investor in pass through certificates and provider of credit enhancement or as guarantor.

While the Bank invests into pass through certificates, it has not been carrying out any loan securitizations as an originator.

Amount in Rs. Lakhs

Nature	As at Sep 30, 2025	
	Standalone	
	Exposure	RWA
Investment in Pass Through Certificates (PTCs)	719,408	143,882

1.5 Market Risk

1.5.1 Market risk in trading book

Market Risk is the risk of losses in a Bank's on-balance sheet and off-balance sheet positions arising from adverse movements in market prices.

The Bank follows the overall Citigroup risk and control framework for market risk management which includes balancing senior management oversight with well-defined independent risk management functions. It is the responsibility of the senior management of the Bank to implement Citigroup policies and practices, to oversee risk management, and to respond to the needs and issues in the Bank. The Bank's policy is to control material market risks through a framework of limits & triggers which are approved by Country Coordinating Committee (CCC).

The market risk taking activity in Citibank N.A. India is centralized with Treasury. The Treasury is subject to limits and triggers across all products and risk factors. The Bank's CCC approved policies, defines the limits, approvals, changes, delegation, reporting and escalation in case of limit excesses and trigger breaches. The independent Market Risk Management monitors the trading risk exposures against approved limits and triggers on a daily basis. Market risk team utilizes reports generated by central reporting systems / team for the same. Any excess or a breach is reported and dealt with appropriately for corrective action with reporting to ALCO and CCC.

The capital charge for interest rate related instruments and equities would apply to current market value of these items in Banks trading book. Since the Bank is required to maintain capital for market risks on an ongoing basis, the trading positions are marked to market on a daily basis. The current market value is determined as per extant RBI guidelines on valuation of investments.

The minimum capital requirement is expressed in terms of two separately calculated charges: Specific risk charge for each security, which is designed to protect against an adverse movement in the price of an individual security owing to factors related to the individual issuer. General market risk charge, which is towards interest, exchange and price risk in the portfolio in different securities or instruments. Effective April 1,2024 there's been change in definition of Trading Book for the purpose of capital adequacy.

Specific charge is computed in line with the rates for capital charge provided under the RBI guidelines. The capital requirements for general market risk are designed to capture the risk of loss arising from changes in market interest rates. The Bank follows the modified duration method for measurement of the general market risk charge on investments portfolio. Measurement of market risk charge for interest rates include all interest rate derivatives and off-balance sheet instruments in the trading book, which react to changes in interest rates. The Bank has adopted intermediate approach for measuring the price risk for options. Options are reported as a position equal to the market value of the underlying multiplied by the delta. In addition, capital charge is also provided for the gamma and Vega risk.

Capital charge for market risks in foreign exchange is 9% on the open position limit of the Bank. This capital charge is in addition to the capital charge for credit risk on the on-balance sheet and off-balance sheet items pertaining to foreign exchange.

On the equity position in the investment portfolio capital charge has been maintained at 11.25% for specific risk and 9% for general risk.

The risk appetite is largely determined and controlled by both Citi's internal Risk Appetite framework and regulatory limits on foreign exchange and interest rate exposure. The spot foreign exchange exposure is monitored through Net Open Position limits which is approved by RBI and the interest rate exposure on rupee derivatives is controlled through the gross PV01 limit which is restricted to 0.25% of the net-worth of the Bank as required by RBI. Further, the aggregate interest rate exposures on trading account is limited by limits on PV01 which is as per the stipulated Gross PV01 limits established by RBI. (highlighted data is present in Mar File but missing in text confirmation mail sent)

Risk is measured in terms of: -

(a) Factor sensitivities (DV01 – impact of change of rates by one basis point) for interest rate products, FX Delta for Spot position, Vega and Gamma limits for FX Options. These measures & limits are further sub-divided for each yield curves and currencies.

(b) Value-at-risk Trigger, which measures maximum potential loss at 99% confidence level over 1-day holding period based on the day's outstanding risk positions across the entire mark-to-market exposures.

(c) Loss Triggers: The Trading book and available for sale book profit and loss monitored against month-to-date and inception-to-date (for available for sale) Loss Trigger

Capital requirements for market risk:

Amount in Rs. Lakhs

Category	Nature	Standalone		Consolidated	
		As at Sep 30, 2025		As at Sep 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	770,587	115,588	954,227	143,134
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	211,350	31,703	211,350	31,703
Equity risk	Includes specific and general risk on equity instruments	382,219	57,333	465,009	69,751
Total		**1,364,156**	**204,624**	**1,630,586**	**244,588**

1.5.2 Interest rate risk in banking book (IRRBB)

Interest rate risk in banking book represents the Bank's exposure to adverse movements in interest rates with regard to its non-trading exposures. While the bank computes its IRRBB exposures on a quarterly basis vide IRE and EVE metrics, the regulations are not yet live.

Impact on earnings/ capital for interest rate shocks by currency:

Amount in Rs. Lakhs

Particulars	As at Sep 30, 2025
Impact on Earnings	65,470
Impact on Capital	159,303

The impact mentioned above is in absolute terms.

1.6 General Disclosure for exposure related to counterparty credit risk

The Bank offers derivative products to customers by applying prudential criteria of suitability and appropriateness vis-à-vis customer needs based on applicable regulations as prescribed by RBI and existence of underlying exposures. The product offering is managed by the Treasury Front Office which comprises of sales and trading teams. Settlement and reporting of credit risks of all deals is undertaken by the Back office. An independent Middle office is responsible for monitoring and reporting risk numbers daily to management. Further, Market Risk Management unit, assigned with the responsibility for setting up market risk limits and monitoring utilizations operates independent of business. These separate units with different reporting lines ensure that market and credit risks are independently measured, monitored, and reported to ensure objectivity and transparency in risk-taking activities.

The Bank makes market in all permitted Over the Counter (OTC) derivative transactions for its customers and in the Interbank Market. The Bank also uses some of these derivatives for hedging its assets and liabilities.

The Bank is integrated into the overall group-wide risk and control framework, balancing senior management oversight with well-defined independent risk management functions. It is the responsibility of the senior management of the Bank to implement group's policies and practices, to oversee risk management, and to respond to the needs and issues in the Bank. The Bank's current policy is to control material market risks through a framework of limits and triggers which are approved by Country Coordination Committee and to manage any residual exposure through a series of sensitivity analyses, scenario tests and robust controls over calculating, monitoring and reporting results.

The Risk management unit plays a key role in sanctioning of the limits and laying down the risk assessment and monitoring methods. The policies of the Bank include setting limits upon the currency position, products specific gaps, maximum tenor, overall outstanding and setting-up of counterparty wise pre-settlement risk limits.

Limits are monitored on a daily basis by the Risk management teams. Exposure reports are submitted to the Treasurer as well as the Head–Risk management unit, and any limit excesses are brought to the notice of management immediately for further action.

In any derivative transaction undertaken with the counterparty, the Bank is exposed to the risk of replacing the contract at a loss if the counterparty were to default. Such credit exposure on derivatives is measured and monitored using the Current Exposure Method by adding the positive mark-to-market and an estimate of the potential future exposure due to change in the market value of the contract. The Bank has processes to monitor such exposure on each of the counterparties. Appropriate credit mitigants are used, where required as trigger events, to call for collaterals or terminate a transaction and contain the risk.

The International Swaps and Derivatives Association ('ISDA') Master Agreement is our preferred agreement for documenting derivatives activity. It provides the contractual framework within which dealing activity across a full range of over the counter ('OTC') products is conducted, and contractually binds both parties covered by an agreement if either party defaults or another pre-agreed termination event occurs.

The Bank seeks to negotiate Credit Support Annexes (CSA) to International Swaps and Derivatives Association master agreements with counterparties on a case-by-case basis, where collateral is deemed a necessary or desirable mitigant to the exposure. The credit terms of the CSA are specific to each legal document and approved by the credit risk approval unit responsible for the counterparty. The nature of the collateral will be specified in the legal document and will typically be cash or highly liquid securities. However, despite the CSA being a standard credit mitigant for OTC derivatives globally, market practice in this respect is still evolving in India.

There is a daily process to calculate the MTM on all trades captured under the CSA. Additional collateral is called from the counterparty if total uncollateralized MTM exposure exceeds the threshold and minimum transfer amount and other terms specified in the CSA.

Bank has computed the exposure under the Current Exposure Method for counterparty credit risk capital computation based on the guidelines issued by RBI "Master Circular – Basel III Capital Regulations" as amended from time to time. The product-wise derivative exposure calculated using Current Exposure Method ('CEM') without netting benefits and the balance outstanding as on March 31, 2025, is given below:

Quantitative Disclosure

Amount in Rs. Lakhs

Particulars	As at Sep 30, 2025			
	Standalone		Consolidated	
	Notional	Current Credit Exposure	Notional	Current Credit Exposure
Cross Currency Interest rate Swap	7,288,989	678,872	7,288,989	678,872
Forward Forex Contract	31,284,113	925,328	31,284,113	925,328
Currency Options	12,327,209	629,761	12,327,209	629,761
Single Currency Interest rate Swap	44,230,419	416,527	44,230,419	416,527
Interest Rate Options	763,193	11,795	763,193	11,795
Forward Rate Agreement	3,582,756	52,211	3,582,756	52,211
Total	**99,476,679**	**2,714,494**	**99,476,679**	**2,714,494**

Note: The above does not include Exposure to QCCP.

1.7 Operational risk

Operational risk is defined by the Basel Committee on Banking Supervision as the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. This definition of operational risk includes legal risk — which is the risk of loss (including litigation costs, settlements, and regulatory fines) resulting from the failure of Citi to comply with laws, regulations, prudent ethical standards, and contractual obligations in any aspect of the Citi business — but excludes strategic and reputation risks (US Basel II Final Rule - Federal Register 2007). Nevertheless, Citi recognizes the impact of operational risk on the reputation risk associated with its business activities.

Citi's Enterprise Risk Management (ERM) Framework defines the concept of the Lines of Defense.

Citi uses a lines of defense model as a key component of its ERM Framework to manage its risks. The lines of defense model bring together risk-taking, risk oversight and risk assurance under one umbrella and provides an avenue for risk accountability of the first line of defense, a construct for effective challenge by IRM and ICRM ("second line of defense") and empowers independent risk assurance by Internal Audit ("third line of defense"). In addition, the lines of defense model include functions tasked with supporting a strong control environment ("enterprise support functions"). The first, second and third lines of defense, along with enterprise support functions, have distinct roles and responsibilities and are empowered to perform their relevant risk management processes and responsibilities outlined in the ERM Framework and supporting suite of policy documents to manage Citi's risks in a consistent and effective manner.

First line of Defense - The first line of defense ("first line") owns the risks and associated controls inherent in, or arising from, the execution of their business activities and is responsible for identifying, measuring, monitoring, controlling and reporting those risks consistent with Citi's strategy, Mission and Value Proposition, Leadership Principles and risk appetite. The first line is subject to the oversight and challenge by IRM/ICRM.

Second Line of Defense - The second line of defense ("second line") is independent of the first line. The second line is responsible for overseeing the risk-taking activities of the first line and challenging the first line in its execution of their risk management responsibilities. It is also responsible for independently identifying, measuring, monitoring, controlling, and reporting aggregate risks and for setting standards for the management and oversight of risk.

Third Line of Defense - The third line of defense ("third line") is independent of the first line, second line and enterprise support functions. The third line of defense is comprised solely of Internal Audit.

Enterprise Support Functions - Enterprise support functions engage in activities that support safety and soundness across Citi. They: (i) provide advisory services or internal guidance; and/or (ii) design, implement, maintain, and oversee firm-wide programs that support Citi in maintaining an effective control environment.

The ORM Framework establishes a foundation on which the activities of Businesses, Regions, and Functions, the resulting operational risks, and the associated controls are identified, periodically assessed, subject to corrective action, appropriately documented, and communicated. Specifically, the ORM Framework establishes minimum standards for consistent identification, measurement, monitoring, reporting, and management of operational risk across Citi. Citi manages operational risk exposures through a suite of programs designed to manage granular and aggregated risk exposures. The outcomes of programs designed to manage granular risk exposures are consumed by programs designed to manage aggregate risk exposures. Similarly, the programs designed to manage aggregate risk exposures may result in outcomes that impact or are otherwise absorbed by granular risk management programs.

Bank has detailed out the Operational Risk Management requirement and objectives through its Operational Risk Policy which requires deployment of various operational risk tools for proactive identification and management of key risks.

- Risk and Control Assessments (RCA)
- Loss Capture
- Issue Management
- Lessons Learned
- Scenario Analysis
- New Activity Approval
- Stress Testing – Operational Risk Capital
- Operational Risk Advanced Measurement Approaches (AMA)

The Manager's Control Assessment (MCA) is Citi's Risk & Control Self-Assessment (RCSA) Program used to manage Operational and Compliance Risks at the granular level and Citi's primary method for Businesses & Functions to assess their granular Operational and Compliance Risk exposures. The MCA Operating Model defines the organizational design, roles, and responsibilities between the Lines of Defense (LoD), and the governance within the MCA Program that supports the implementation and execution of the MCA Standard.MCA is focused on the most significant risks and key controls, i.e., the controls that mitigate those significant risks. Significant control issues, emerging risks and MCA results are consolidated and aggregated for review by Citi's Business Risk and Control Committees (BRCCs)

Citi Bank India has adopted the Basic Indicator Approach to operational risk for capital adequacy computation. Given the low experience of actual operational loss events, this approach is assessed to be conservative and builds in buffer for unanticipated losses.

1.8 Other Risks

The bank also assesses other risks such as Credit Risk, Market Risk (Trading), Market Risk (Non-Trading), Strategic Risk, Liquidity Risk, Compliance Risk & Reputation Risk for additional capital requirements, if any, to cover for such risks. The assessment is covered in the ICAAP process. As part of the assessment process of all products and lines of business, the bank makes a specific assessment of franchise risk impacting the reputational position of the Bank. Strong controls exist to mitigate such risks such as the review and approval of new products and new activities and complex transactions. A robust process of mitigation of the individual risks also results in a collective mitigation of reputational / franchise risk.

1.9 Leverage Ratio

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

Amount in Rs. Lakhs

Summary comparison of accounting assets vs. leverage ratio exposure measure			
		As at Sep 30, 2025	
Sr. No	**Item**	**Standalone**	**Consolidated**
1	Total consolidated assets as per published financial statements	22,123,061	22,865,470
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	3,828,127	3,828,127
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	5,272,178	5,272,178
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,735,005	3,740,884
7	Other adjustments	(1,007)	(1,007)
8	**Leverage ratio exposure**	**34,957,364**	**35,705,652**

Amount in Rs. Lakhs

Leverage ratio common disclosure template		**As at Sep 30, 2025**	
	Item	**Standalone**	**Consolidated**
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	21,795,210	22,537,618
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,007)	(1,007)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	**21,794,203**	**22,536,611**
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	327,851	327,851
5	Add-on amounts for PFE associated with all derivatives transactions	3,828,127	3,828,127
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)	**4,155,978**	**4,155,978**
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	5,272,178	5,272,178
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)	**5,272,178**	**5,272,178**
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	16,103,061	16,109,004
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)	**4,400,394**	**4,398,273**
Capital and total exposures			
20	Tier 1 capital	3,445,123	3,826,234
21	Total exposures (sum of lines 3, 11, 16 and 19)	34,957,364	35,705,652
Leverage ratio			
22	Basel III leverage ratio	**9.86%**	**10.72%**

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-Sep-25	**30-Jun-25**	**31-Mar-25**	**31-Dec-24**
Tier 1 Capital	3,445,122.53	3,466,673.92	3,433,011	3,262,514
Exposure Measure	34,957,364.08	37,251,567.79	33,578,047	31,813,617
Leverage Ratio (%)	9.86%	9.31%	10.22%	10.26%

Basel III common disclosure template to be used during the transition period

Composition of Capital (Standalone Basis)

Sr. No.	Common Equity Tier 1 capital: instruments and reserves	As at 30th Sep, 2025	Ref
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	374,384	a
2	Retained earnings	-	b9
3	Accumulated other comprehensive income (and other reserves)	3,121,775	b1+b2+b3+b4+b5 +b6+b7+b8+b9
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)		
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**	3,496,159	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	50,030	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	1,007	c
10	Deferred tax assets	0	d
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	0	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	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 does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
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 (amount above 10% threshold)3	-	
20	Mortgage servicing rights4 (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	

Sr. No.	Common Equity Tier 1 capital: instruments and reserves	As at 30th Sep, 2025	Ref
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries8	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	-	
26d	of which: Unamortized pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	**51,037**	
Add:	**Deferred Tax Asset which relates to timing difference, up to 10% of CET1 Capital**	**-**	
29	**Common Equity Tier 1 capital (CET1)**	**3,445,123**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which: classified as equity under 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	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	**-**	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	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 does not own more than 10% of the issued common share capital of the entity (amount above 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	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	

Sr. No.	Common Equity Tier 1 capital: instruments and reserves	As at 30th Sep, 2025	Ref
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44	Additional Tier 1 capital (AT1)	**-**	
44a	Additional Tier 1 capital reckoned for capital adequacy11	-	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**3,445,123**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments 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	-	
50	Provisions and Revaluation Reserve (Refer Note)	491,928	
51	**Tier 2 capital before regulatory adjustments**	**491,928**	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	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 does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	**Total regulatory adjustments to Tier 2 capital**	**-**	
58	Tier 2 capital (T2)	**491,928**	
58a	**Tier 2 capital reckoned for capital adequacy**	**491,928**	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	**-**	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**491,928**	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**3,937,051**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**19,649,615**	
60a	of which: total credit risk weighted assets	15,388,662	
60b	of which: total market risk weighted assets	1,364,156	
60c	of which: total operational risk weighted assets	2,896,798	

Sr. No.	Common Equity Tier 1 capital: instruments and reserves	As at 30th Sep, 2025	Ref
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.53%	
62	Tier 1 (as a percentage of risk weighted assets)	17.53%	
63	Total capital (as a percentage of risk weighted assets)	20.04%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	3.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12.03%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	491,928	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	491,928	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
	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	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	

Sr. No.	Common Equity Tier 1 capital: instruments and reserves	As at 30th Sep, 2025	Ref
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note – Provision and Revaluation Reserve includes the below items:

Particulars	Amount in Rs. Lakhs
Investment Fluctuation Reserve	395,310
Provision on Standard Assets	83,704
Floating Rate Provision	9,100
Country Risk Provision	3,814
Total	**491,928**

Basel III common disclosure template to be used during the transition period
Composition of Capital - Consolidated Basis

Amount In Rs. Lakhs

Sr. No.	Particulars	As on 30th Sep, 2025	REF
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	663,714	a
2	Retained earnings	-	b9
3	Accumulated other comprehensive income (and other reserves)	3,213,556	b1+b2+b3+b4+b5 +b6+b7+b8+b9
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-	
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**	**3,877,270**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments and Earmarking for ETF	50,030	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	1,007	c
10	Deferred tax assets	10,925	d
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,	-	

Sr. No.	Particulars	As on 30th Sep, 2025	REF
	net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
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 (amount above 10% threshold)3	-	
20	Mortgage servicing rights4 (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold6	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries8	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	-	
26d	of which: Unamortized pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	**61,962**	
Add:	**Deferred Tax Asset which relates to timing difference, up to 10% of CET1 Capital**	**10,925**	
29	**Common Equity Tier 1 capital (CET1)**	**3,826,234**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which: classified as equity under 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	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	**-**	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	

Sr. No.	Particulars	As on 30th Sep, 2025	REF
39	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 does not own more than 10% of the issued common share capital of the entity (amount above 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	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44	Additional Tier 1 capital (AT1)	**-**	
44a	Additional Tier 1 capital reckoned for capital adequacy11	-	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**3,826,234**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments 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	-	
50	Provisions and Revaluation Reserve (Refer Note)	493,085	
51	**Tier 2 capital before regulatory adjustments**	**493,085**	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	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 does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	

Sr. No.	Particulars	As on 30th Sep, 2025	REF
57	**Total regulatory adjustments to Tier 2 capital**	**-**	
58	Tier 2 capital (T2)	**493,085**	
58a	**Tier 2 capital reckoned for capital adequacy**	**493,085**	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**493,085**	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**4,319,319**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**20,316,980**	
60a	of which: total credit risk weighted assets	15,721,039	
60b	of which: total market risk weighted assets	1,630,585	
60c	of which: total operational risk weighted assets	2,965,356	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.83%	
62	Tier 1 (as a percentage of risk weighted assets)	18.83%	
63	Total capital (as a percentage of risk weighted assets)	21.25%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	3.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.33%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	493,085	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	493,085	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	

Sr. No.	Particulars	As on 30th Sep, 2025	REF
	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	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note – Provision and Revaluation Reserve includes the below items:

Particulars	Amount in Rs. Lakhs
Investment Fluctuation Reserve	395,310
Provision on Standard Assets	84,861
Floating Rate Provision	9,100
Country Risk Provision	3,814
Total	**493,085**

Step 1 to Reconciliation Requirements

Amount in Rs. Lakhs

	Particulars	Balance sheet as in financial statements (Standalone)	Balance sheet under regulatory scope of consolidation
		As on 30th Sep, 2025	As on 30th Sep, 2025
A	Capital & Liabilities		
i	Paid-up Capital	374,384	663,714
	Reserves & Surplus	3,999,877	4,118,902
	Minority Interest	-	-
	Total Capital	**4,374,261**	**4,782,616**
ii	**Deposits**	**20,859,475**	**20,859,475**
	of which: Deposits from banks	124,262	124,262
	of which: Customer deposits	20,735,213	20,735,213
	of which: Other deposits (pl. specify)	-	-
iii	**Borrowings**	**531,713**	**898,393**
	of which: From RBI	-	-
	of which: From banks	531,713	531,713
	of which: From other institutions & agencies	-	-
	of which: Others (Debentures & Finance Lease obligation)	-	366,680
	of which: Capital instruments	-	-
iv	**Other liabilities & provisions**	**2,532,782**	**2,546,934**
	Total	**28,298,231**	**29,087,418**
	Assets		
i	Cash and balances with Reserve Bank of India	1,361,698	1,361,698
	Balance with banks and money at call and short notice	4,716,312	4,752,076
	Total	**6,078,010**	**6,113,774**
ii	**Investments:**	**13,651,159**	**14,005,748**
	of which: Government securities (Note)	12,259,753	12,312,887
	of which: Other approved securities	-	-
	of which: Shares	123,584	123,584
	of which: Debentures & Bonds	515,615	808,370
	of which: Subsidiaries / Joint Ventures / Associates	-	8,700
	of which: Others (Commercial Papers, Mutual Funds etc.)	752,207	752,207
iii	**Loans and advances**	**6,526,624**	**6,879,482**
	of which: Loans and advances to banks	28,862	28,862
	of which: Loans and advances to customers	6,497,762	6,850,620
iv	**Fixed assets**	**149,297**	**149,359**
v	**Other assets**	**1,893,142**	1,939,056
	of which: Goodwill and intangible assets	1,007	1,007
	of which: Deferred tax assets	-	10,925
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total Assets	**28,298,232**	**29,087,419**

Note: Investments, includes Investment in FCY Treasury Bills of 1,246,937

Step 2 to Reconciliation Requirement

Amount in Rs. Lakhs

	Particulars	**Balance sheet as in financial statements (Standalone)**	**Balance sheet under regulatory scope of consolidation**	**Ref**
		As on 30th Sep, 2025	**As on 30th Sep, 2025**	
A	Capital & Liabilities			
i	**Paid-up Capital**	**374,384**	**663,713**	
	of which: Amount eligible for CET1	374,384	663,713	a
	of which: Amount eligible for AT1			
	Reserves & Surplus	**3,999,877**	**4,118,902**	
	- Statutory Reserves	1,880,614	1,963,778	b1
	- Remittable Surplus retained in Indian books which is not repatriable	1,024,020	1,032,638	b2
	- Capital Reserves on Sale of Immovable Property	31,324	31,324	b3
	- Furniture & Equipment Reserve	-	-	b4
	- Properties Investment Reserve	6,194	6,194	b5
	- FX Capital Reserve	-	-	b6
	- Special Reserve	-	-	b7
	-Revaluation Reserve (Part of CET 1 Capital)	12,299	12,299	b8
	-General reserves & AFS Reserve	167,431	167,431	b9
	-Other reserves*	877,995	905,238	b10
	Minority Interest	-	-	
	Total Capital	**4,374,261**	**4,782,615**	
ii	**Deposits**	**20,859,475**	**20,859,475**	
	of which: Deposits from banks	124,262	124,262	
	of which: Customer deposits	20,735,213	20,735,213	
	of which: Other deposits (pl. specify)	-	-	
iii	**Borrowings**	**531,713**	**898,393**	
	of which: From RBI	-	-	
	of which: From banks	531,713	531,713	
	of which: From other institutions & agencies	-	-	
	of which: Others (pl. specify)	-	366,680	
	of which: Capital instruments	-	-	
iv	**Other liabilities & provisions**	**2,532,782**	**2,546,934**	
	of which: DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	Total	**28,298,231**	**29,087,417**	
	Return 1			
	Check			
	Assets			
i	Cash and balances with Reserve Bank of India	1,361,698	1,361,698	
	Balance with banks and money at call and short notice	4,716,312	4,752,075	
	Total	**6,078,010**	**6,113,773**	
ii	**Investments:**	**13,651,159**	**14,005,748**	
	of which: Government securities	12,259,753	12,312,887	
	of which: Other approved securities	-	-	
	of which: Shares	123,584	123,584	

	Particulars	Balance sheet as in financial statements (Standalone)	Balance sheet under regulatory scope of consolidation	Ref
	of which: Debentures & Bonds	515,615	808,370	
	of which: Subsidiaries / Joint Ventures / Associates	-	8,700	
	of which: Others (Commercial Papers, Mutual Funds, PTC etc.)	752,207	752,207	
iii	**Loans and advances**	**6,526,624**	**6,879,481**	
	of which: Loans and advances to banks	28,862	28,862	
	of which: Loans and advances to customers	6,497,762	6,850,619	
iv	**Fixed assets**	**149,297**	**149,359**	
v	**Other assets**	**1,893,142**	**1,939,056**	
	of which: Goodwill and intangible assets	1,007	1,007	c
	Out of Which: Goodwill	-	-	
	of which: Other intangibles (excluding MSRs)	1,007	1,007	
	of which: Deferred tax assets	-	10,925	d
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss account			
	Total Assets	**28,298,232**	**29,087,417**	

***Details of other reserves are as below:**

Amount in Rs. Lakhs

Particulars	Standalone	Consolidated
Balance in Profit and Loss Account	309	27,442
Remaining Property Revaluation reserve	15,032	15,032
Investment Fluctuation Reserve	395,310	395,310
Operating surplus in current year	467,344	467,455
Total	**877,995**	**905,238**

Note:

1) Bank does not have any regulatory Capital Instrument; the disclosure template for the same is not applicable.

Scope of Application:

Qualitative Disclosures:

A) List of group entities considered for consolidation as on 30 Sep, 2025

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Reasons for difference in the method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
Citicorp Finance (India) Limited	No	NA	Yes	The RBI guidelines on Basel III Capital Regulations - RBI/2025-26/08 DOR.CAP.REC.2/21.06.201 /2025-26 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').	NA	The bank is not required to publish consolidated financial statements as per AS – 21 under accounting scope of consolidation.

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

Amount in Rs. lakhs

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Citigroup Global Markets India private Limited	Institutional broking, Investment banking, Professional clearing member of Currency & Equity derivatives segment of National Stock Exchange	302,707	0%	NA	1,345,554
Orbitech Pvt Ltd.	No active business	7,439	0%	NA	7,564
Citicorp Services India Private Limited	Captive Business Process Outsourcing (BPO), Knowledge Process Outsourcing (KPO), Information Technology Outsourcing (ITO), ITES (Information Technology Enabled Services), vendors' oversight, decision support, shared services, SFS (Securities Fund Services) operations and software development / applications related services.	716,138	0%	NA	1,060,421
Citibank NA, Gift City Branch	External commercial borrowings and trade loans, addressing foreign currency funding requirements of multinationals, large local corporates, and financial institutions, as well as emerging mid-corporates	19,490	0%	NA	139,834

Note: The numbers updated for Citigroup Global Markets India Private Limited, Orbitech Private Limited, Citicorp Services India Private Limited and GIFT City Branch are basis audited figures as on Mar 31, 2025.

(ii) Quantitative Disclosures:

C List of group entities considered for consolidation ***Amount in Rs. lakhs***

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Citicorp Finance (India) Limited	NBFC	408,355	789,187

D The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
NA	NA	NA	NA	NA

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

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NA	NA	NA	NA	NA