

1. Scope of Application

The Basel Pillar III disclosures contained herein relate to American Express Banking Corp. – India Branch, herein after referred to as “the Bank” for the period December 31, 2025. American Express Banking Corp. (AEBC) is organized under the New York State Banking Law and incorporated in the United States of America. AEBC is a wholly owned subsidiary of American Express Company, and conducts business through a branch office in India. In India, AEBC holds a banking license issued by the Reserve Bank of India (RBI) and is subject to the provisions of the Banking Regulation Act. The Bank’s operations are confined to limited business areas viz. card operations, and acceptance of institutional deposits.

The disclosures have been compiled in accordance with Reserve Bank of India’s Master Circular DBR.No.BP.BC. 1/21.06.201/2015-16 dated July 1, 2015 on Basel III Capital Regulations and the amendments thereto issued from time to time.

The Bank does not have any subsidiaries, nor does it hold any significant stake in any companies. Further, the Bank is not required to prepare consolidated financial statements. No quantitative disclosures are required to be made, as the Bank has no subsidiaries. The Bank also does not have any interest in insurance entities.

2. Capital Adequacy

The primary objective of capital management at the Bank is to maintain a consistently strong and flexible capital position and to ensure that the Bank’s capital is of sufficient quality and quantity to meet at a minimum, all regulatory requirements and maintain adequate capital over and above regulatory minimums to act as a safety net for the variety of risks the Bank is exposed to, in its ordinary course of business.

The Bank has established a comprehensive internal capital adequacy assessment process (“ICAAP”) which enables the Bank to set internal capital targets and strategies for achieving those internal targets that are consistent with its business plans, risk profile, and operating environment. This framework facilitates the assessment of the overall capital adequacy of the Bank in relation to its risk profile which includes all material risks faced by the Bank which are not captured by the regulatory minimums prescribed by the regulator. The framework is aimed at ensuring that the Bank’s capital is adequate to address current and future risk and achieve strategic objectives. Key components of the Bank’s ICAAP include: Board and senior management oversight; sound capital assessment and planning; comprehensive assessment of risks, sensitivity and scenario analysis, monitoring and reporting

The Board of Directors is responsible for ultimate oversight of capital management and as such, oversees the annual review and approval of the Bank’s ICAAP, Internal Capital Targets, Capital Plan and ICAAP and Capital Management Policy.

The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques

(such as macroeconomic stress testing and event driven scenario / single factor stress tests) to assess the Bank’s potential vulnerability (profitability and capital impacts) to extreme conditions. Stress tests are conducted on a periodic basis and the stress test results are reported to the India Country Asset Liability Management Committee (ALCO), India Risk Management Committee, Board and other governance committees of the Bank. The Bank periodically assesses and refines its stress tests in an effort to ensure that the stress scenarios capture material risks as well as reflect possible changes in the macro economic conditions. The stress tests are used in conjunction with the Banks business plans for the purpose of capital planning in the ICAAP.

Quantitative Disclosure:

	(Amount Rs.'000)	
	As at December 31, 2025	
Particulars	RWA*	Min. Cap. Req.**
Credit Risk		
- Portfolio subject to Standardized Approach	105,874,286	12,175,543
Market Risk		
- Interest Rate Risk	-	-
- Foreign Exchange Risk	1,856,250	213,469
Operational Risk		
- Basic Indicator Approach	37,728,850	4,338,818
Total	145,459,386	16,727,830

* RWA = Risk Weighted Assets.

** Min. Cap. Req. = Minimum Capital Requirement (including capital conservation buffer) at 11.50% of RWA.

Capital Adequacy Ratio	As at December 31, 2025
Common Equity Tier I Ratio	16.01%
Tier I Ratio	16.01%
Total Capital Ratio	21.69%

3. Credit Risk - General Disclosures

Credit Risk is defined as the risk of loss to the Bank due to non-payment of amounts that are contractually owed to the Bank. The Bank’s Management and the Board of Directors continuously monitor credit risk to ensure that prudent lending criteria are established and complied with to minimize the Bank's exposure to credit risk. The AEBC Credit Risk Management Committee (CRMC) is responsible for assisting the Bank in carrying out its credit risk management functions and reports to the Board. It has oversight responsibilities for the Bank’s credit risk and for ensuring compliance with all pertinent policies and regulatory requirements. The Bank’s lending is only in relation to card issuance business and loans to staff.

It is the policy of the Bank to:

- Extend Credit only on a safe, sound and collectible basis.
- Extend Credit in an economically sound fashion.
- Extend Credit only in compliance with applicable law and regulations and the policies of the bank and in full consideration of applicable regulatory guidance.
- Document credit decisions.
- Adopt and use best-in-class risk management tools and practices.
- Require its vendors, including its affiliates, to act in accordance with the policies of the Bank when conducting business on the Bank's behalf.

The Bank has established policies and procedures to control and manage the credit risk. These policies and procedures, in particular:

- Establish the governance structure through which credit risk will be identified, assessed, controlled, monitored and reported.
- Details the credit products and services that the Bank may offer.
- Specifies certain key metrics to be used in managing credit risk.
- Establishes the conditions under which exceptions to credit policy may occur.

Management can never eliminate the Bank's credit risk. However, consistent application of the above practices will result in the credit risk being controlled to an acceptable level. Therefore, Management and the Board of Directors continuously monitor credit risk to ensure that prudent lending criterion are established and complied with so as to minimize the Bank's exposure to credit risk.

The Bank follows the RBI guidelines for asset classification. Accordingly, card receivables are treated as non-performing, if any amount is overdue for a period of more than 90 days.

The Bank also identifies all card accounts with delinquencies and writes off in the books of accounts, the outstanding card receivables which are 210 days past billing. In addition, accelerated write off is effected where it is evident that the outstanding is unlikely to be recovered.

Provision for Non-Performing Assets, Standard Assets and Unhedged Foreign Currency Exposure are made in compliance with the prudential norms prescribed by Reserve Bank of India. Corporate clients who are solely or jointly liable, are classified based on their overdue amounts. In the case of sub-standard assets, in addition to minimum provision requirement prescribed by RBI, the bank makes additional provision based on best estimate of probable losses. Accounts classified as doubtful/loss are provided at 100% till written off. Restructured assets are classified and provided for in accordance with the guidelines issued by RBI from time to time. The provisions held by the Bank are in excess of the RBI prescribed norms.

Quantitative Disclosure:

(a) Total credit exposure by industry and geographic distribution of exposure

As at December 31, 2025

(Amount Rs.'000)

Particulars	Fund Based	Non-fund Based	Total
Domestic			
Investments	-	-	-
Advances:	-	-	-
Mining and Quarrying	147,803	-	147,803
Coal	-	-	-
Others	147,803	-	147,803
Food Processing	900,802	-	900,802
Sugar	13,900	-	13,900
Edible Oils and Vanaspati	294,796	-	294,796
Tea	11,104	-	11,104
Coffee	51,080	-	51,080
Others	529,922	-	529,922
Beverages (excluding Tea & Coffee) and Tobacco	432,719	-	432,719
Tobacco and tobacco products	6,275	-	6,275
Others	426,444	-	426,444
Textiles	1,187,521	-	1,187,521
Cotton	247,772	-	247,772
Jute	27,439	-	27,439
Man-made	43,800	-	43,800
Others	868,510	-	868,510
Leather and Leather products	147,203	-	147,203
Leather and Leather products	147,203	-	147,203
Wood and Wood Products	123,103	-	123,103
Wood and Wood Products	123,103	-	123,103
Paper and Paper Products	207,608	-	207,608
Paper and Paper Products	207,608	-	207,608
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	136,997	-	136,997
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	136,997	-	136,997
Chemicals and Chemical Products (Dyes, Paints, etc.)	2,475,278	-	2,475,278
Fertilizers	107,785	-	107,785
Drugs and Pharmaceuticals	1,311,419	-	1,311,419
Petro-chemicals (excluding under Infrastructure)	12,355	-	12,355
Others	1,043,719	-	1,043,719
Rubber, Plastic, and their Products	539,937	-	539,937
Rubber, Plastic, and their Products	539,937	-	539,937
Glass, Glassware, and other non-metallic mineral products	104,312	-	104,312

(Except Cement and Cement products)			
Glass, Glassware, and other non-metallic mineral products (Except Cement and Cement products)	104,312	-	104,312
Cement and Cement Products	99,130	-	99,130
Cement and Cement Products	99,130	-	99,130
Basic Metal and Metal Products	1,083,946	-	1,083,946
Iron and Steel	542,040	-	542,040
Other Metal and Metal Products	541,906	-	541,906
All Engineering	4,096,603	-	4,096,603
Electronics	1,975,587	-	1,975,587
Others	2,121,016	-	2,121,016
Vehicles, Vehicle Parts and Transport Equipment's	952,933	-	952,933
Vehicles, Vehicle Parts and Transport Equipment's	952,933	-	952,933
Gems and Jewellery	78,105	-	78,105
Gems and Jewellery	78,105	-	78,105
Construction	599,166	-	599,166
Construction	599,166	-	599,166
Infrastructure	143,075	-	143,075
Infrastructure	143,075	-	143,075
Other Industries	2,918,458	-	2,918,458
Other Industries	2,918,458	-	2,918,458
Services	27,146,358	-	27,146,358
Land Transport and Pipelines	650,555	-	650,555
Water Transport	27,300	-	27,300
Air Transport (Aviation)	63,187	-	63,187
Post and courier activities	36,331	-	36,331
Telecommunication	448,375	-	448,375
Tourism, Hotel and Restaurants	5,226,284	-	5,226,284
Scheduled Commercial Banks	1,711,497	-	1,711,497
Housing Finance Companies (HFCs)	0	-	0
Other NBFCs	52,982	-	52,982
Mutual Fund (MFs)	19,674	-	19,674
Insurance and Pension Funding, Except compulsory Social Security	147,251	-	147,251
DFIs	350	-	350
Other Financial Intermediation activities (please specify)	1,303,461	-	1,303,461
Real Estate Activities (Other than Residential Mortgages)	204,376	-	204,376
Computer and Related Activities	6,965,769	-	6,965,769
Professional Services	5,892,699	-	5,892,699
Other Services	4,396,267	-	4,396,267
Trade	8,467,104	-	8,467,104
Wholesale Trade (other than Food Procurement)	2,648,289	-	2,648,289
Retail Trade	5,818,815	-	5,818,815
Personal Loans	283,659,092	-	283,659,092
Credit Card and Staff Loan	283,659,092	-	283,659,092

Total	335,647,253	335,647,253
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(b) Maturity pattern of total assets:

As at December 31, 2025

(Amount Rs.'000)

	Cash and Balances with RBI	Balances with Banks	Investments	Advances (Net)	Fixed Assets	Other Assets	Total
1 - 14 days	535,400	87,774	49,827,293	22,234,900	-	2,615,654	75,301,021
15 - 30 days	252,505	-	1,342,221	25,411,314	-	1,065,984	28,072,024
31 days - 2 months	282,716	-	1,507,426	3,549,925	-	741,821	6,081,888
2 months - 3 months	136,584	-	728,430	1,065,317	-	-	1,930,331
3 months - 6 months	209,630	-	1,117,967	3,227,161	-	-	4,554,758
6 months - 1 year	335,796	-	1,790,908	3,656,499	-	-	5,783,203
1 year - 3 years	1,218,488	-	6,489,805	3,230,106	-	177,294	11,115,693
3 years - 5 years	232,924	-	1,242,263	416,539	-	1,356,595	3,248,321
Over 5 years	26,493	-	141,292	207,499	2,379,929	2,232,951	4,988,164
TOTAL	3,230,536	87,774	64,187,605	62,999,260	2,379,929	8,190,299	141,075,403

(c) Amount of NPAs (Gross) - Total

(Amount Rs.'000)

Non performing asset category	As at December 31, 2025
Sub standard	1,106,800
Doubtful	1,373,018
Loss	-
Total	2,479,818

(d) Net NPAs

(Amount Rs.'000)

Net Non performing asset category	As at December 31, 2025
Sub- Standard	416,539
Doubtful	-
Loss	-
Total	416,539

(e) NPA Ratios

(Amount Rs.'000)

Particulars	As at December 31, 2025
Gross NPA as a ratio to gross advances	3.81%
Net NPAs to net advances	0.66%

(f) Movement of Gross NPAs

(Amount Rs.'000)

Particulars	For the Nine Month ended December 31, 2025
Opening Balance (As at April 1, 2025)	2,952,784
Additions during the period	14,001,309
Reductions during the period	14,474,275
Closing Balance (As at December 31, 2025)	2,479,818

(g) Movement of Provisions for NPAs#

(Amount Rs.'000)

Particulars	For the Nine Month ended December 31, 2025
Opening balance (As at April 1, 2025)	2,574,625
Provisions made during the period	12,272,589
Reductions made during the period due to write-off, upgradation and recoveries	12,783,935
Any other Adjustments, including transfer between provisions	-
Write-back of excess provisions	-
Closing balance (As at December 31, 2025)	2,063,279

including provision for diminution on NPA restructured advances

(h) Details of write offs and recoveries booked directly to the Income Statement

(Amount Rs.'000)

Particulars	For the Nine Month ended December 31, 2025
Write offs	1,464,866
Recoveries	492,995

(i) Movement of Provisions for Standard Assets*

(Amount Rs.'000)

Particulars	For the Nine Month ended December 31, 2025
Opening balance (As at April 1, 2025)	371,118
Provisions made during the period	28,807
Write-back of excess provisions	-
Closing balance (As at December 31, 2025)	399,925

* includes provision created for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision, excluding provision for Counter Cyclical Provisioning Buffer amounting INR 88,500 ('000).

(j) Amount of Non-Performing Investments: NIL

(k) Amount of Provision held for Non-Performing Investments: NIL

(l) Movement of Provision held for depreciation on Investments: NIL

(m) Geographic and industry wise distribution of Gross NPA, Provision for NPA, NPA Write-offs and Provision for Standard Assets

As at December 31, 2025

(Amount Rs. '000)

Particulars	Gross NPA	Provision towards NPA**	NPA Write offs	Provision for Standard Assets*
Mining and Quarrying	3,086	1,852	-	464
Coal	-	-	-	-
Others	3,086	1,852	-	464
Food Processing	-	-	2,081	2,719
Sugar	-	-	-	5
Edible Oils and Vanaspati	-	-	52	889
Tea	-	-	-	9
Coffee	-	-	-	224
Others	-	-	2,029	1,592
Beverages (excluding Tea & Coffee) and Tobacco	11,436	11,436	1,078	1,954
Tobacco and tobacco products	-	-	-	27
Others	11,436	11,436	1,078	1,927
Textiles	676	672	4,973	2,968
Cotton	119	119	335	430
Jute	-	-	-	43
Man-made	-	-	1,277	180
Others	557	553	3,361	2,315
Leather and Leather products	15,357	15,357	-	162
Leather and Leather products	15,357	15,357	-	162
Wood and Wood Products	-	-	334	378
Wood and Wood Products	-	-	334	378
Paper and Paper Products	7	4	774	426
Paper and Paper Products	7	4	774	426
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-	993
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-	993
Chemicals and Chemical Products (Dyes, Paints, etc.)	24,974	20,994	1,291	14,430

American Express Banking Corp., India

Basel – Pillar III disclosures

December 2025

Fertilizers	-	-	-	289
Drugs and Pharmaceuticals	14,250	11,741	683	10,918
Petro-chemicals (excluding under Infrastructure)	-	-	-	1
Others	10,724	9,253	608	3,222
Rubber, Plastic and their Products	-	-	-	1,714
Rubber, Plastic and their Products	-	-	-	1,714
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	105	105	314	250
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	105	105	314	250
Cement and Cement Products	-	-	-	653
Cement and Cement Products	-	-	-	653
Basic Metal and Metal Products	171	168	406	2,416
Iron and Steel	163	163	406	999
Other Metal and Metal Products	8	5	-	1,417
All Engineering	226,161	203,530	4,557	25,004
Electronics	49,772	46,559	3,230	20,278
Others	176,389	156,971	1,327	4,726
Vehicles, Vehicle Parts and Transport Equipments	775	775	1,213	2,733
Vehicles, Vehicle Parts and Transport Equipments	775	775	1,213	2,733
Gems and Jewellery	1,961	1,330	-	217
Gems and Jewellery	1,961	1,330	-	217
Construction	752	502	2,894	1,349
Construction	752	502	2,894	1,349
Infrastructure (Pertaining to Industries Sector Only)	-	-	-	359
Infrastructure (Pertaining to Industries Sector Only)	-	-	-	359
Other Industries	10,688	8,181	10,443	3,381
Other Industries	10,688	8,181	10,443	3,381
Services	1,245,940	1,111,224	39,972	109,054
Land Transport and Pipelines	4,807	4,258	4,561	1,820
Water Transport	-	-	-	133
Air Transport (Aviation)	-	-	-	318
Post and courier activities	988	593	-	79
Telecommunication	59,390	59,390	718	1,129
Tourism, Hotel and Restaurants	35,745	30,309	6,147	23,952
Scheduled Commercial Banks	3,372	2,023	0	348
Housing Finance Companies (HFCs)	-	-	-	-
Other NBFCs	-	-	-	1,729
Mutual Fund (MFs)	1,324	1,324	-	31
Insurance and Pension Funding,	13,272	13,272	1,215	286

Except compulsory Social Security				
DFIs	-	-	-	-
Other Financial Intermediation activities	5,455	5,455	4,309	12,216
Real Estate Activities (Other than Residential Mortgages)	1,238	750	46	1,203
Computer and Related Activities	599,916	529,822	5,823	28,004
Professional Services	492,661	443,011	4,361	23,045
Other Services	27,772	21,017	12,792	14,761
Trade	45,743	36,098	26,227	35,554
Wholesale Trade (other than Food Procurement)	17,865	13,023	15,708	11,327
Retail Trade	27,878	23,075	10,519	24,227
Personal Loans	891,986	624,946	1,291,017	192,341
Credit Card and Staff Loan	891,986	624,946	1,291,017	192,341
Total	2,479,818	2,037,174	1,387,574	399,519

* includes provision created for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision, excluding provision for diminution on standard restructured advances amounting INR 406 ('000) and Counter Cyclical Provisioning Buffer amounting INR 88,500 ('000).

**excluding provision for diminution on NPA restructured advances amounting INR 26,105 ('000)

4. Credit Risk: Disclosures for Portfolios Subject to Standardized Approach.

The Bank lending business is confined to card lending through its card issuance business and loans to staff. In view of this limited lending activity, the Bank does not use any rating assigned by the eligible external credit rating agencies for measuring credit risk. The card receivables under consumer portfolio are covered under the Specified Category attracting risk weight of 150%, card receivables under corporate portfolio are covered under the Claims on Corporates, AFCs and NBFC-IFCs Category attracting risk weight of 150% and loans to staff attract risk weight of 20% as per the RBI guidelines. All interbank balances with scheduled banks have been reckoned at 20% as per the RBI guidelines, as the counterparty banks have capital adequacy ratio of 9% and above.

Quantitative Disclosure:

Amount of bank's outstanding, by risk weight are as follows:

Risk Weight Applied*	(Amount Rs.'000) As at December 31, 2025
Below 100% risk weight	68,729,400
100 % risk weight	9,584,757
More than 100% risk weight	61,901,177
Deducted (in computation of Net Owned Funds)	-

* Net of provisions and collaterals

5. Comparison of accounting assets vs. leverage ratio exposure measure

As at December 31, 2025

Summary comparison of accounting assets vs. leverage ratio exposure measure		
S No.	Particulars	Amount in Rs. '000
1	Total consolidated assets as per published financial statements	141,075,403
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	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	27,266,690
7	Other adjustments (Intangibles other than mortgage-servicing rights (net of related tax liability))	(178,525)
8	Leverage ratio exposure	168,163,568

Leverage Ratio as at December 31, 2025

(Amount Rs.'000)

S No.	Particulars	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	141,075,403
2	Asset amounts deducted in determining Basel III Tier 1 capital	(178,525)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1, 2 and 2A)	140,896,878
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives	-
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	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
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	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	272,666,898
18	(Adjustments for conversion to credit equivalent amounts)	(245,400,208)
19	Off-balance sheet items (sum of lines 17 and 18)	27,266,690
Capital and total exposures		
20	Tier 1 capital	23,289,128
21	Total exposures (sum of lines 3, 11, 16 and 19)	168,163,568
Leverage ratio		
22	Basel III leverage ratio	13.85%

6. Net Stable Funding Ratio (NSFR)

Qualitative Disclosures

Net stable funding ratio (NSFR) was introduced by Basel Committee on Banking Supervision (BCBS) in order to ensure that banks maintain a stable funding profile in relation to the composition of the assets, liabilities, and off-balance sheet activities. NSFR limits overreliance on short-term funding and promotes funding the activities with longer term stable sources indicating funding stability. RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation was effective from 1st October 2021.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. "Available stable funding" (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

General principle and the overall framework for managing the liquidity and funding risk are defined in the liquidity and funding policy of the Bank duly approved by the Country Executive Committee (CEC).

Following table sets out the details of NSFR of the bank as on 31st December 2025

NSFR Disclosure Template as at 31st December, 2025						
(Rs. In thousand)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF ITEM						
1	Capital (2+3)	23,878,048	-	-	40,591,242	64,469,290
2	Regulatory capital	23,878,048	-	-	7,665,540	31,543,588
3	Other capital instruments	-	-	-	32,925,702	32,925,702
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-

5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding: (8+9)	-	33,463,186	12,559,665	110,398	23,066,625
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	33,463,186	12,559,665	110,398	23,066,625
10	Other liabilities: (11+12)	32,511,515	12,168	4,566	8,298	-
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	32,511,515	12,168	4,567	8,298	-
13	Total ASF (1+4+7+10)					87,535,915
RSF ITEM						
14	Total NSFR high-quality liquid assets (HQLA)					3,166,634
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	58,625,168	-	-	-	29,293,365
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-

18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	54,913	-	-	-	8,237
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	58,570,255	-	-	-	29,285,128
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-

22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	17,984,953	-	-	-	16,904,228
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	17,984,953	-	-	-	16,904,228

American Express Banking Corp., India

Basel – Pillar III disclosures

December 2025

30	Off-balance sheet items	272,666,898	-	-	-	13,633,345
31	Total RSF	415,840,238	-	-	-	62,997,572
32	Net Stable Funding Ratio (%)					138.95%