

## **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 September 30, 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 September 30, 2025	
Particulars	RWA*	Min. Cap. Req.**
Credit Risk		
- Portfolio subject to Standardized Approach	104,935,758	12,067,612
Market Risk		
- Interest Rate Risk	-	-
- Foreign Exchange Risk	1,856,250	213,469
Operational Risk		
- Basic Indicator Approach	37,728,850	4,338,818
<b>Total</b>	<b>144,520,858</b>	<b>16,619,899</b>

\* RWA = Risk Weighted Assets.

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

Capital Adequacy Ratio	As at September 30, 2025
Common Equity Tier I Ratio	16.04%
Tier I Ratio	16.04%
Total Capital Ratio	21.74%

**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.
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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 September 30, 2025

(Amount Rs.'000)

Particulars	Fund Based	Non-fund Based	Total
<b>Domestic</b>			
Investments	-	-	-
Advances:	-	-	-
<b>Mining and Quarrying</b>	<b>140,494</b>	-	<b>140,494</b>
Coal	-		-
Others	140,494	-	140,494
<b>Food Processing</b>	<b>915,090</b>	-	<b>915,090</b>
Sugar	4,000	-	4,000
Edible Oils and Vanaspati	300,354	-	300,354
Tea	11,104	-	11,104
Coffee	51,080	-	51,080
Others	548,552	-	548,552
<b>Beverages (excluding Tea &amp; Coffee) and Tobacco</b>	<b>438,401</b>	-	<b>438,401</b>
Tobacco and tobacco products	4,023	-	4,023
Others	434,378	-	434,378
<b>Textiles</b>	<b>1,238,571</b>	-	<b>1,238,571</b>
Cotton	252,475	-	252,475
Jute	29,539	-	29,539
Man-made	50,077	-	50,077
Others	906,480	-	906,480
<b>Leather and Leather products</b>	<b>152,920</b>	-	<b>152,920</b>
Leather and Leather products	152,920	-	152,920
<b>Wood and Wood Products</b>	<b>115,270</b>	-	<b>115,270</b>
Wood and Wood Products	115,270	-	115,270
<b>Paper and Paper Products</b>	<b>194,444</b>	-	<b>194,444</b>
Paper and Paper Products	194,444	-	194,444
<b>Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels</b>	<b>129,686</b>	-	<b>129,686</b>
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	129,686	-	129,686
<b>Chemicals and Chemical Products (Dyes, Paints, etc.)</b>	<b>2,516,514</b>	-	<b>2,516,514</b>
Fertilizers	110,085	-	110,085
Drugs and Pharmaceuticals	1,371,894	-	1,371,894
Petro-chemicals (excluding under Infrastructure)	12,355	-	12,355
Others	1,022,180	-	1,022,180
<b>Rubber, Plastic, and their Products</b>	<b>847,728</b>	-	<b>847,728</b>
Rubber, Plastic, and their Products	847,728	-	847,728
<b>Glass, Glassware, and other non-metallic mineral products</b>	<b>108,251</b>	-	<b>108,251</b>

<b>(Except Cement and Cement products)</b>			
Glass, Glassware, and other non-metallic mineral products (Except Cement and Cement products)	108,251	-	108,251
<b>Cement and Cement Products</b>	<b>101,255</b>	-	<b>101,255</b>
Cement and Cement Products	101,255	-	101,255
<b>Basic Metal and Metal Products</b>	<b>955,147</b>	-	<b>955,147</b>
Iron and Steel	443,807	-	443,807
Other Metal and Metal Products	511,340	-	511,340
<b>All Engineering</b>	<b>4,026,688</b>	-	<b>4,026,688</b>
Electronics	1,919,695	-	1,919,695
Others	2,106,993	-	2,106,993
<b>Vehicles, Vehicle Parts and Transport Equipment's</b>	<b>964,764</b>	-	<b>964,764</b>
Vehicles, Vehicle Parts and Transport Equipment's	964,764	-	964,764
<b>Gems and Jewellery</b>	<b>73,400</b>	-	<b>73,400</b>
Gems and Jewellery	73,400	-	73,400
<b>Construction</b>	<b>524,065</b>	-	<b>524,065</b>
Construction	524,065	-	524,065
<b>Infrastructure</b>	<b>135,523</b>	-	<b>135,523</b>
Infrastructure	135,523	-	135,523
<b>Other Industries</b>	<b>2,973,263</b>	-	<b>2,973,263</b>
Other Industries	2,973,263	-	2,973,263
<b>Services</b>	<b>27,317,688</b>	-	<b>27,317,688</b>
Land Transport and Pipelines	658,365	-	658,365
Water Transport	25,500	-	25,500
Air Transport (Aviation)	53,931	-	53,931
Post and courier activities	36,734	-	36,734
Telecommunication	446,437	-	446,437
Tourism, Hotel and Restaurants	5,124,438	-	5,124,438
Scheduled Commercial Banks	2,461,944	-	2,461,944
Housing Finance Companies (HFCs)	-	-	-
Other NBFCs	52,689	-	52,689
Mutual Fund (MFs)	16,319	-	16,319
Insurance and Pension Funding, Except compulsory Social Security	167,739	-	167,739
DFIs	350	-	350
Other Financial Intermediation activities (please specify)	1,206,714	-	1,206,714
Real Estate Activities (Other than Residential Mortgages)	200,738	-	200,738
Computer and Related Activities	6,781,248	-	6,781,248
Professional Services	5,767,553	-	5,767,553
Other Services	4,316,989	-	4,316,989
<b>Trade</b>	<b>8,295,988</b>	-	<b>8,295,988</b>
Wholesale Trade (other than Food Procurement)	2,665,202	-	2,665,202
Retail Trade	5,630,786	-	5,630,786
<b>Personal Loans</b>	<b>281,925,376</b>	-	<b>281,925,376</b>
Credit Card and Staff Loan	281,925,376	-	281,925,376

<b>Total</b>	<b>334,090,526</b>	<b>-</b>	<b>334,090,526</b>
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**(b) Maturity pattern of total assets:**

As at September 30, 2025

(Amount Rs.'000)

	Cash and Balances with RBI	Balances with Banks	Investments	Advances (Net)	Fixed Assets	Other Assets	Total
1 - 14 days	452,628	937,805	40,974,122	21,506,272	-	2,664,157	66,534,984
15 - 30 days	339,252	-	1,447,477	24,578,598	-	1,094,644	27,459,971
31 days - 2 months	142,161	-	606,555	2,992,808	-	1,266,533	5,008,057
2 months - 3 months	155,079	-	661,669	1,641,532	-	-	2,458,280
3 months - 6 months	331,637	-	1,414,989	2,934,593	-	-	4,681,219
6 months - 1 year	380,379	-	1,622,952	3,555,306	-	-	5,558,637
1 year - 3 years	1,474,833	-	6,292,619	4,492,579	-	177,194	12,437,225
3 years - 5 years	290,899	-	1,241,168	512,836	-	1,030,727	3,075,630
Over 5 years	33,117	-	141,298	196,708	2,695,116	1,192,406	4,258,645
<b>TOTAL</b>	<b>3,599,985</b>	<b>937,805</b>	<b>54,402,849</b>	<b>62,411,232</b>	<b>2,695,116</b>	<b>7,425,661</b>	<b>131,472,648</b>

**(c) Amount of NPAs (Gross) - Total**

(Amount Rs.'000)

Non performing asset category	As at September 30, 2025
Sub standard	1,367,267
Doubtful	1,845,537
Loss	-
<b>Total</b>	<b>3,212,804</b>

**(d) Net NPAs**

(Amount Rs.'000)

Net Non performing asset category	As at September 30, 2025
Sub- Standard	512,836
Doubtful	-
Loss	-
<b>Total</b>	<b>512,836</b>

**(e) NPA Ratios**

(Amount Rs.'000)

Particulars	As at September 30, 2025
Gross NPA as a ratio to gross advances	4.93%
Net NPAs to net advances	0.82%

**(f) Movement of Gross NPAs**

(Amount Rs.'000)

Particulars	For the Six Month ended September 30, 2025
Opening Balance (As at April 1, 2025)	2,952,784
Additions during the period	9,229,016
Reductions during the period	8,968,996
Closing Balance (As at September 30, 2025)	3,212,804

**(g) Movement of Provisions for NPAs#**

(Amount Rs.'000)

Particulars	For the Six Month ended September 30, 2025
Opening balance (As at April 1, 2025)	2,574,625
Provisions made during the period	8,182,516
Reductions made during the period due to write-off, upgradation and recoveries	8,057,173
Any other Adjustments, including transfer between provisions	-
Write-back of excess provisions	-
Closing balance (As at September 30, 2025)	2,699,968

# 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 Six Month ended September 30, 2025
Write offs	938,966
Recoveries	309,265

**(i) Movement of Provisions for Standard Assets\***

(Amount Rs.'000)

Particulars	For the Six Month ended September 30, 2025
Opening balance (As at April 1, 2025)	371,118
Provisions made during the period	12,899
Write-back of excess provisions	-
Closing balance (As at September 30, 2025)	384,017

\* 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 September 30, 2025

(Amount Rs. '000)

Particulars	Gross NPA	Provision towards NPA**	NPA Write offs	Provision for Standard Assets*
<b>Mining and Quarrying</b>	-	-	-	<b>450</b>
Coal	-	-	-	-
Others	-	-	-	450
<b>Food Processing</b>	<b>87</b>	<b>66</b>	<b>2,029</b>	<b>2,575</b>
Sugar	-	-	-	22
Edible Oils and Vanaspati	52	31	-	865
Tea	-	-	-	34
Coffee	-	-	-	139
Others	35	35	2,029	1,515
<b>Beverages (excluding Tea &amp; Coffee) and Tobacco</b>	<b>16,019</b>	<b>16,019</b>	<b>1,078</b>	<b>2,325</b>
Tobacco and tobacco products	-	-	-	9
Others	16,019	16,019	1,078	2,316
<b>Textiles</b>	<b>4,569</b>	<b>2,972</b>	<b>1,776</b>	<b>2,721</b>
Cotton	378	244	-	430
Jute	-	-	-	27
Man-made	1,377	826	-	250
Others	2,814	1,902	1,776	2,014
<b>Leather and Leather products</b>	<b>34,660</b>	<b>34,660</b>	-	<b>184</b>
Leather and Leather products	34,660	34,660	-	184
<b>Wood and Wood Products</b>	<b>334</b>	<b>200</b>	-	<b>330</b>
Wood and Wood Products	334	200	-	330
<b>Paper and Paper Products</b>	-	-	<b>774</b>	<b>218</b>
Paper and Paper Products	-	-	774	218
<b>Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels</b>	-	-	-	<b>612</b>
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-	612
<b>Chemicals and Chemical Products (Dyes, Paints, etc.)</b>	<b>48,159</b>	<b>41,926</b>	<b>1,175</b>	<b>11,272</b>

Fertilizers	2,520	2,520	-	199
Drugs and Pharmaceuticals	42,490	37,166	573	7,429
Petro-chemicals (excluding under Infrastructure)	-	-	-	15
Others	3,149	2,240	602	3,629
<b>Rubber, Plastic and their Products</b>	-	-	-	<b>1,459</b>
Rubber, Plastic and their Products	-	-	-	1,459
<b>Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)</b>	<b>73</b>	<b>73</b>	<b>314</b>	<b>243</b>
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	73	73	314	243
<b>Cement and Cement Products</b>	<b>8</b>	<b>8</b>	-	<b>307</b>
Cement and Cement Products	8	8	-	307
<b>Basic Metal and Metal Products</b>	<b>216</b>	<b>216</b>	<b>406</b>	<b>2,088</b>
Iron and Steel	216	216	406	981
Other Metal and Metal Products	-	-	-	1,107
<b>All Engineering</b>	<b>296,313</b>	<b>267,404</b>	<b>2,369</b>	<b>13,867</b>
Electronics	43,044	41,195	1,404	7,107
Others	253,269	226,209	965	6,760
<b>Vehicles, Vehicle Parts and Transport Equipments</b>	<b>5,660</b>	<b>5,660</b>	<b>1,213</b>	<b>3,557</b>
Vehicles, Vehicle Parts and Transport Equipments	5,660	5,660	1,213	3,557
<b>Gems and Jewellery</b>	<b>238</b>	<b>238</b>	-	<b>183</b>
Gems and Jewellery	238	238	-	183
<b>Construction</b>	<b>1,963</b>	<b>1,207</b>	<b>2,894</b>	<b>912</b>
Construction	1,963	1,207	2,894	912
<b>Infrastructure (Pertaining to Industries Sector Only)</b>	-	-	-	<b>585</b>
Infrastructure (Pertaining to Industries Sector Only)	-	-	-	585
<b>Other Industries</b>	<b>3,908</b>	<b>3,167</b>	<b>10,273</b>	<b>4,012</b>
Other Industries	3,908	3,167	10,273	4,012
<b>Services</b>	<b>1,718,632</b>	<b>1,545,744</b>	<b>21,201</b>	<b>118,681</b>
Land Transport and Pipelines	11,892	10,399	1,658	2,042
Water Transport	-	-	-	113
Air Transport (Aviation)	-	-	-	318
Post and courier activities	-	-	640	82
Telecommunication	90,868	90,868	-	1,256
Tourism, Hotel and Restaurants	30,843	27,318	3,591	21,110
Scheduled Commercial Banks	8,552	5,131	-	526
Housing Finance Companies (HFCs)	-	-	-	-
Other NBFCs	-	-	-	192
Mutual Fund (MFs)	199	119	-	93
Insurance and Pension Funding,	19,376	19,376	1,192	434

Except compulsory Social Security				
DFIs	-	-	-	2
Other Financial Intermediation activities	43,181	41,835	1,740	7,343
Real Estate Activities (Other than Residential Mortgages)	111	75	46	827
Computer and Related Activities	793,448	654,246	4,270	39,560
Professional Services	667,219	658,189	4,289	29,127
Other Services	52,943	38,188	3,775	15,656
<b>Trade</b>	<b>26,331</b>	<b>20,508</b>	<b>17,446</b>	<b>31,827</b>
Wholesale Trade (other than Food Procurement)	11,669	8,676	8,878	9,094
Retail Trade	14,662	11,832	8,568	22,733
<b>Personal Loans</b>	<b>1,055,634</b>	<b>725,994</b>	<b>827,174</b>	<b>184,823</b>
Credit Card and Staff Loan	1,055,634	725,994	827,174	184,823
<b>Total</b>	<b>3,212,804</b>	<b>2,666,062</b>	<b>890,122</b>	<b>383,231</b>

\* 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 786 ('000) and Counter Cyclical Provisioning Buffer amounting INR 88,500 ('000).

\*\*excluding provision for diminution on NPA restructured advances amounting INR 33,906 ('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:

<b>Risk Weight Applied*</b>	<b>(Amount Rs.'000)</b> <b>As at September 30, 2025</b>
Below 100% risk weight	59,838,256
100 % risk weight	9,444,563
More than 100% risk weight	61,074,080
Deducted (in computation of Net Owned Funds)	-

\* Net of provisions and collaterals

**5. Credit Risk Mitigation: Disclosures for Standardized Approach**

The Bank's advances arise from its card operations and there are normally no collaterals for these lending. However, in few cases, to mitigate credit risk, the Bank uses Bank Guarantees and Institutional deposits from customers as collaterals.

**Quantitative Disclosure:**

<b>Particulars</b>	<b>(Amount Rs.'000)</b> <b>As at September 30, 2025</b>
Exposure covered by Bank Guarantees	190,100
Exposure covered primarily by Institutional Deposits	2,154,676

**6. Securitization: Disclosure for Standardized Approach**

The Bank does not have any securitization exposure.

**7. Market Risk in Trading Book**

The Bank does not engage in any trading but maintains a portfolio of high quality liquid assets in the form of investments which are limited to GOI Treasury Bills to meet the Statutory Liquidity Ratio (SLR) and Liquidity Coverage Ratio (LCR) requirements. These investments are held under the Available for Sale (AFS) category and do not carry any credit risk. Foreign exchange risk in the banking book is limited and is generated on account of foreign currency denominated exposures in the balance sheet.

The general market risk capital charge towards interest rate risk and foreign exchange risk is provided as per the extant RBI guidelines, using the Standardized Duration Approach. The market risk management architecture is similar to interest rate risk and has been outlined in subsequent sections.

## Capital Requirement

(Amount Rs.'000)

	As at September 30, 2025
Interest rate Risk	-
Equity position risk	-
Foreign exchange risk	213,469

### 8. Operational Risk

RBI's Guidance Note on Operational Risk Management and Operational Resilience defines Operational Risk as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. It includes legal risk but excludes strategic and reputational risk and it is inherent in all banking/financial products, activities, processes and systems.

The Bank has in place an Operational Risk Management Policy framework that defines the key elements of Operational Risk Management. The Operational Risk Management Policy framework defines governance principles, globally accepted risk assessment methodologies and processes for capturing and analyzing Operational Risk Events and other Programs. Internal and External drivers shape the framework, including Regulatory environment, obligations, and market pressures. The framework and its supporting Programs are designed to be adaptable to address emerging risks and external influences as they develop in coordination with respective Stakeholders within the Business, Support Functions, and 2nd Line of Defense.

The Bank has an existing Basic Indicator Approach (BIA) for measuring the Capital Requirements for Operational Risk.

### 9. Interest Rate Risk in the Banking Book (IRRBB)

Interest Rate Risk in the banking book is defined as the risk to earnings or risk to the value of assets or liabilities resulting from changes in interest rates. Interest rate risk is primarily generated by funding card member receivables and investments with different tenure of borrowings and deposits. These assets and liabilities generally do not create naturally off-setting positions with respect to re-pricing or maturity characteristics which may lead to changes in the Bank's earnings, net interest income and economic value.

The Bank incurs and accepts Interest rate risk exposure as a necessary accompaniment to its business model, in the regular course of offering its products and services. It does not actively seek to create Interest rate risk exposure in excess of that is incurred through its business model. The Bank's objective is to identify and manage interest rate risk exposures in the context of its overall business model while supporting sustainable earnings growth. This is accomplished by identifying, measuring and reporting such exposures on a monthly basis and managing the same within predefined Board limits.

The Bank measures IRRBB from two separate, but complimentary perspectives i.e. earnings at Risk (EaR) and economic value of equity (EVE). EaR measures the level of the Bank's exposure to interest rate risk in terms of sensitivity of its Net Interest Income (NII) to interest rate movements over a time horizon of 1 year. EVE measures the level of the Bank's exposure to interest rate risk in terms of sensitivity of its market value of equity to interest rate movements using the Duration gap approach. Ear is monitored assuming a 100 bps parallel shift in yield curve, while EVE is measured for a 200 bps parallel shift in yield curve. The Bank also undertakes periodic stress testing to keep the management informed of the potential impacts of extremely adverse interest rate movements.

### **Liquidity and Funding Risk**

The Bank incurs and accepts liquidity and funding risk through its established business model and through the normal course of offering its products and services. The Bank has established clear objectives for its funding and liquidity management activities and maintains processes to ensure that its liquidity profile continuously remains consistent and compliant with those objectives. The objectives (which also define the liquidity/funding risk tolerance) include, but are not limited to:

- The maintenance of a diversified set of on and off-balance sheet funding sources that utilizes a prudent amount of short-term funding liabilities.
- The maintenance of a cushion of high quality, unencumbered liquid assets to be held against identified funding requirements under stress (as prescribed by the regulator) for a liquidity risk survival horizon of 30 Days.
- The projection of cash inflows and outflows from a variety of sources under various stress scenarios.
- The capacity to conduct a range of hypothetical analyses of changes to funding requirements under stress scenarios.
- A framework for the ongoing identification, measurement, management, and monitoring of liquidity requirements.
- Development of a robust Contingency Funding Plan

Liquidity Risk at the Bank is measured using the flow and stock approach. Flow approach involves comprehensive tracking of cash flow mismatches, while stock approach involves measurement of critical ratios in respect of liquidity risk. Additionally, the Bank has a Board approved liquidity stress test framework and maintains a Contingency Funding Plan in the event a material funding or liquidity crisis occurs. The Bank also has a mechanism in place to monitor Intraday liquidity risk.

General principles and the overall framework for managing market risk, interest rate risk, liquidity and funding risk are defined in the Bank's Policies.

Interest Rate Risk, liquidity and funding risk is managed and monitored by the India Country Asset Liability Management Committee (ALCO) of the Bank which is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives. The India Risk Management Committee (India RMC) also oversees

and monitors interest rate risk, liquidity and funding risk as part of its enterprise wide risk related responsibilities and reports into the Board of the Bank.

### Quantitative Disclosure

Impact on earnings and economic value of capital:

As at September 30, 2025

(Amount Rs.'000)		
	Impact of increase in interest rates by 100 bps	Impact of decrease in interest rates by 100 bps
Earnings perspective	(28,786)	28,787
	Impact of increase in interest rates by 200 bps	Impact of decrease in interest rates by 200 bps
Economic value perspective	256,837	(256,837)

#### 10. General Disclosure for Exposures Related to Counterparty Credit Risk:

Not Applicable

#### 11. Composition of Capital

(Amount Rs.'000)			
Composition of Capital		As at September 30,2025	Ref No.
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)/Head office funds	27,303,899	a
2	Retained earnings / Reserves & Surplus	863,078	B
3	Accumulated other comprehensive income (and other reserves)	(4,699,324)	E
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
<b>Public sector capital injections grandfathered until January 1, 2018</b>			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	23,467,653	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			

Composition of Capital		As at September 30,2025	Ref No.
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	291,433	
10	Deferred tax assets	-	
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-in 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)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (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	-	
26	National specific regulatory adjustments (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 subsidiaries	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the	-	

Composition of Capital		As at September 30,2025	Ref No.
	bank		
26d	of which: Unamortized pension funds expenditures	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	of which: [INSERT TYPE OF ADJUSTMENT]	-	
	For example: filtering out of unrealized losses on AFS debt securities (not relevant in Indian context)	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
<b>28</b>	<b>Total regulatory adjustments to Common equity Tier1</b>	291,433	
<b>29</b>	<b>Common Equity Tier 1 capital (CET1)</b>	23,176,220	
<b>Additional Tier 1 capital: instruments</b>			
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	-	
<b>36</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>	-	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	-	
41	National specific regulatory adjustments (41a+41b)	-	

<b>Composition of Capital</b>		<b>As at September 30,2025</b>	<b>Ref No.</b>
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41 b	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 adequacy	-	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	23,176,220	
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus - Sub-ordinated debt	7,665,540	c
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:	572,633	
	General Provisions	471,681	D
	Investment Fluctuation Reserve	100,952	b
51	Tier 2 capital before regulatory adjustments	8,238,173	
<b>Tier 2 capital: regulatory adjustments</b>			
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 investments 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	-	

Composition of Capital		As at September 30,2025	Ref No.
	subsidiaries		
56 b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	8,238,173	
59	<b>Total capital (TC = T1 + T2) (45 + 58c)</b>	<b>31,414,393</b>	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment		
60	Total risk weighted assets (60a + 60b + 60c)	<b>144,520,858</b>	
60a	of which: total credit risk weighted assets	104,935,758	
60 b	of which: total market risk weighted assets	1,856,250	
60c	of which: total operational risk weighted assets	37,728,850	
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.04%	
62	Tier 1 (as a percentage of risk weighted assets)	16.04%	
63	Total capital (as a percentage of risk weighted assets)	21.74%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	10.54%	
<b>National minima (if different from Basel III)</b>			
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%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financial	-	

Composition of Capital		As at September 30,2025	Ref No.
	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)	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	572,633	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	572,633	
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	-	
<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2018 and September 30, 2024)</b>			
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)	-	

**Notes to Template**

**(Amount Rs.'000)**

Row No. of the template	Particular	As at September 30, 2025
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which: Increase in Common Equity Tier 1 capital	-
	of which: Increase in Additional Tier 1 capital	-
	of which: Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	471,681
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	100,952
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	<b>572,633</b>

**12. Composition of Capital – Reconciliation requirements:**

<b>Step - I</b>		<b>Amount in '000</b>	
		<b>Balance sheet as in financial statements</b>	<b>Balance sheet under regulatory scope of consolidation</b>
		<b>As on September 30, 2025</b>	<b>As on September 30, 2025</b>
<b>A</b>	<b>Capital &amp; Liabilities</b>		
I	Paid-up Capital	27,303,899	27,303,899
	Reserves & Surplus	(3,297,309)	(3,297,309)
	Minority Interest		
	<b>Total Capital &amp; Reserves</b>	<b>24,006,590</b>	<b>24,006,590</b>
II	Deposits	59,243,706	59,243,706
	of which: Deposits from banks		
	of which: Customer deposits	59,243,706	59,243,706
	of which: Other deposits (pl. specify)		
III	Borrowings	19,874,810	19,874,810
	of which: From RBI		
	of which: From banks	1,995,110	1,995,110
	of which: From other institutions & agencies	-	-
	of which: Others (pl. specify)	-	-
	of which: Capital instruments	17,879,700	17,879,700
IV	Other liabilities & provisions	28,347,542	28,347,542
	<b>Total</b>	<b>131,472,648</b>	<b>131,472,648</b>
<b>B</b>	<b>Assets</b>		
I	Cash and balances with Reserve Bank of India	3,599,985	3,599,985
	Balance with banks and money at call and short notice	937,805	937,805
II	Investments:	54,402,849	54,402,849
	of which: Government securities	54,402,849	54,402,849
	of which: Other approved securities	-	-
	of which: Shares	-	-
	of which: Debentures & Bonds	-	-
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-
III	Loans and advances	62,411,232	62,411,232

	of which: Loans and advances to banks	52,376	52,376
	of which: Loans and advances to customers	62,358,856	62,358,856
IV	Fixed assets	2,695,116	2,695,116
V	Other assets	7,425,661	7,425,661
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	-	-
VI	Goodwill on consolidation	-	-
	<b>Total Assets</b>	<b>131,472,648</b>	<b>131,472,648</b>

Step - II		Amount in '000		
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Re f
		As on September 30, 2025	As on September 30, 2025	
A	<b>Capital &amp; Liabilities</b>			
I	Paid-up Capital	27,303,899	27,303,899	a
	of which: Amount eligible for CET1	27,303,899	27,303,899	
	of which: Amount eligible for AT1	-	-	
	Reserves & Surplus	(3,297,309)	(3,297,309)	b
	Debit balance in Profit & Loss account	(4,261,339)	(4,261,339)	
	of which: Statutory Reserve	863,078	863,078	
	of which: Investment Fluctuation Reserve	100,952	100,952	
	Minority Interest	-	-	
	<b>Total Capital</b>	<b>24,006,590</b>	<b>24,006,590</b>	
II	Deposits	59,243,706	59,243,706	
	of which: Deposits from banks	-	-	
	of which: Customer deposits	59,243,706	59,243,706	
	of which: Other deposits (pl. specify)	-	-	
III	Borrowings	19,874,810	19,874,810	

	of which: From RBI	-	-	
	of which: From banks	1,995,110	1,995,110	
	of which: From other institutions & agencies	-	-	
	of which: Others (pl. specify)	-	-	
	of which: Capital instruments	17,879,700	17,879,700	
	of which: admissible as Tier 2 capital	7,665,540	7,665,540	c
IV	Other liabilities & provisions	28,347,542	28,347,542	
	of which: general provisions included in Tier 2 Capital	471,681	471,681	d
	of which: other liabilities	27,875,861	27,875,861	
	<b>Total</b>	<b>131,472,648</b>	<b>131,472,648</b>	
B	<b>Assets</b>			
I	Cash and balances with Reserve Bank of India	3,599,985	3,599,985	
	Balance with banks and money at call and short notice	937,805	937,805	
II	Investments	54,402,849	54,402,849	
	of which: Government securities	54,402,849	54,402,849	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-	
III	Loans and advances	62,411,232	62,411,232	
	of which: Loans and advances to banks	52,376	52,376	
	of which: Loans and advances to customers	62,358,856	62,358,856	
IV	Fixed assets	2,695,116	2,695,116	
V	Other assets	7,425,661	7,425,661	
	of which: Goodwill and intangible assets Out of which:	-	-	
	Goodwill	-	-	

	Other intangibles (excluding MSRs)	-	-	
	Deferred tax assets	-	-	
VI	Goodwill on consolidation	-	-	
	<b>Total Assets</b>	<b>131,472,648</b>	<b>131,472,648</b>	

Step - III		Amount in '000		
Extract of Basel III common disclosure template (with added column) - Table DF-11 (Part I/ Part II whichever, applicable)				
Tier 1 & Tier 2 Capital				
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2	Ref
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	27,303,899	27,303,899	a
2	Statutory Reserves	863,078	863,078	b
3	Accumulated Losses	(4,699,324)	(4,699,324)	e
4	Intangibles other than mortgage servicing rights (net of related tax liability)	291,433	291,433	
	<b>Tier 1 capital (1+2+3-4)</b>	<b>23,176,220</b>	<b>23,176,220</b>	
5	Investment fluctuation	100,952	100,952	b
6	Provisions	471,681	471,681	d
7	Subordinate Debt	17,879,700	17,879,700	
8				c
a	Of which: admissible as Tier 2 Capital	7,665,540	7,665,540	
	<b>Tier 2 capital (5+6+8a)</b>	<b>8,238,173</b>	<b>8,238,173</b>	

**13. Disclosures on Main Features of Regulatory Capital Instruments and Full Terms and Conditions**

The capital of the bank comprises of interest free funds from Head Office, reserves & surplus, subordinated debt and general provisions on standard assets (including provision for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision).

Further, the bank has issued below capital instruments forming part of Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency

As at September 30, 2025				
S.No.	Items	I	II	III
1	Issuer	American Express Banking Corp. - India Branch	American Express Banking Corp. - India Branch	American Express Banking Corp. - India Branch
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable	Not Applicable	Not Applicable
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
	<i>Regulatory treatment</i>			

4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type	Tier 2 Debt instrument - Head Office Borrowings	Tier 2 Debt instrument - Head Office Borrowings	Tier 2 Debt instrument - Head Office Borrowings
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	INR 1,980.00 million.	INR 1,036.14 million.	INR 4,649.40 million.
9	Par value of instrument	INR 4950.00 million.	INR 5180.70 million.	INR 7749.00 million.

10	Accounting classification	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency	Liability - Borrowings Outside India - Tier 2 Debt Capital raised in the form of Head Office Borrowings in Foreign Currency
11	Original date of issuance	04-May-18	17-Mar-20	26-May-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-May-28	17-Mar-27	26-May-29
14	Issuer call subject to prior supervisory approval	Yes (as per current guidelines RBI approval is required)	Yes (as per current guidelines RBI approval is required)	Yes (as per current guidelines RBI approval is required)

15	Optional call date, contingent call dates and redemption amount	<p>After completion of 5 years from the Issuance date (i.e. 04-May-2023), with a prior notice of 90 days to the Lender. The Bank has decided to exercise the prepayment option only after 03-Aug-2026.</p> <p>Tax/Regulatory call event - Not applicable</p> <p>Redemption Price: At par</p>	<p>After completion of 5 years from the Issuance date (17-Mar-2025), with a prior notice of 90 days to the Lender. The Bank has decided not to exercise the prepayment option till maturity date i.e. 17-Mar-2027.</p> <p>Tax/Regulatory call event - Not applicable</p> <p>Redemption Price: At par</p>	<p>After completion of 5 years from the Issuance date (26-May-2027), with a prior notice of 90 days to the Lender.</p> <p>Tax/Regulatory call event - Not applicable</p> <p>Redemption Price: At par</p>
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16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	<i>Coupons/ dividends</i>			
17	Fixed or floating dividend/coupon	Interest Free	Interest Free	Interest Free
18	Coupon rate and any related index	Not Applicable	Not Applicable	Not Applicable
19	Existence of a dividend stopper	Not Applicable	Not Applicable	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable	Not Applicable	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable	Not Applicable	Not Applicable

22	Noncumulative or cumulative	Not Applicable	Not Applicable	Not Applicable
23	Convertible or non-convertible	Not Applicable	Not Applicable	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable

29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	Not Applicable	Not Applicable	Not Applicable
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to the claims of all depositors and general creditors.	Subordinate to the claims of all depositors and general creditors.	Subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable

**14. Full Terms and Conditions of Regulatory Capital instruments:**

The capital of the bank comprises of interest free funds from Head Office, reserves & surplus, subordinated debt and general provisions on standard assets (including provision for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision). The details of issued Tier 2 capital is as above.

### 15. Comparison of accounting assets vs. leverage ratio exposure measure

As at September 30, 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	131,472,648
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)	27,014,041
7	Other adjustments (Intangibles other than mortgage-servicing rights (net of related tax liability))	(291,433)
8	<b>Leverage ratio exposure</b>	<b>158,195,256</b>

### Leverage Ratio as at September 30, 2025

(Amount Rs.'000)

S No.	Particulars	Leverage ratio framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	131,472,648
2	Asset amounts deducted in determining Basel III Tier 1 capital	(291,433)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1, 2 and 2A)	<b>131,181,215</b>
<b>Derivative exposures</b>		
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)	-
<b>Securities financing transaction exposures</b>		
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	-
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	270,140,411
18	(Adjustments for conversion to credit equivalent amounts)	(243,126,370)
19	Off-balance sheet items (sum of lines 17 and 18)	27,014,041
<b>Capital and total exposures</b>		
20	Tier 1 capital	23,176,220
21	Total exposures (sum of lines 3, 11, 16 and 19)	<b>158,195,256</b>
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio</b>	<b>14.65%</b>

## 16. 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 30th September 2025

NSFR Disclosure Template as at 30th September, 2025						
(Rs. In thousand)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF ITEM</b>						
1	Capital (2+3)	23,748,853	-	-	39,647,541	63,396,394
2	Regulatory capital	23,748,853	-	-	7,665,540	31,414,393
3	Other capital instruments	-	-	-	31,982,001	31,982,001
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding: (8+9)	-	28,965,697	8,399,069	111,100	18,737,933

8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	28,965,697	8,399,069	111,100	18,737,933
10	Other liabilities: (11+12)	<b>31,584,001</b>	<b>839,553</b>	<b>243,442</b>	<b>634,148</b>	-
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	31,584,001	839,553	243,442	634,148	-
13	<b>Total ASF (1+4+7+10)</b>					<b>82,134,327</b>
<b>RSF ITEM</b>						
14	Total NSFR high-quality liquid assets (HQLA)					<b>2,677,494</b>
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	<b>59,315,552</b>	-	-	-	<b>29,637,141</b>
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	58,959	-	-	-	8,844

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:	59,256,593	-	-	-	29,628,297
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)	<b>17,731,229</b>	-	-	-	<b>16,667,253</b>
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	17,731,229	-	-	-	16,667,253
30	Off-balance sheet items	270,140,411	-	-	-	13,507,021
31	<b>Total RSF</b>	<b>404,337,058</b>	-	-	-	<b>62,488,909</b>
32	Net Stable Funding Ratio (%)					<b>131.44%</b>