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CORPORATE & INVESTMENT BANK

Table DF - 11 : Composition of Capital as of September 30, 2026		
		(₹ in million)
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)*	38,227.30
2	Retained earnings	16,791.07
3	Accumulated other comprehensive income (and other reserves)	-
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
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	**55,018.37**
Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	104.44
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-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)	-
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)	-
26a	of which : Investments in the equity capital of 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 bank	-

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**	104.44
29	**Common Equity Tier 1 capital (CET1)**	**54,913.93**

Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (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)	-
41	National specific regulatory adjustments (41a+41b)	-
41a	Of Which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-
41b	Of Which: 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)**	-
45	**Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44)**	**54,913.93**

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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	1,703.30
51	**Tier 2 capital before regulatory adjustments**	**1,703.30**
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 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 insurance 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)**	**1,703.30**
59	**Total capital (TC = T1 + T2) (45 + 58)**	**56,617.23**
60	**Total risk weighted assets (60a + 60b + 60c)**	**398,407.46**
60a	of which : total credit risk weighted assets	347,769.37
60b	of which : total market risk weighted assets	41,370.77
60c	of which : total operational risk weighted assets	9,267.32
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.78%
62	Tier 1 (as a percentage of risk weighted assets)	13.78%
63	Total capital (as a percentage of risk weighted assets)	14.21%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.50%
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	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	4.78%
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 standardised approach (prior to application of cap)	1,703.30
77	Cap on inclusion of provisions in Tier 2 under standardised approach	4,347.12
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	-

Notes to the template		
Row No. of the template	**Particular**	**(₹ in million)**
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	NA
	of which : Increase in Common Equity Tier 1 capital	NA
	of which : Increase in Additional Tier 1 capital	NA
	of which : Increase in Tier 2 capital	NA
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	NA
	(i) Increase in Common Equity Tier 1 capital	NA
	(ii) Increase in risk weighted assets	NA
50	**Eligible Provisions included in Tier 2 capital**	**1,703.30**
	Investment Reserve	-
	Investment Fluctuation Reserve	-
	Provision for Country Risk	87.60
	Provision for Standard Assets	1,615.70
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	**1,703.30**

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Table DF-12 : Composition of Capital- Reconciliation Requirements as of September 30, 2026 (Step 1)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
A	**Capital & Liabilities**			
	i.	Paid-up Capital	38,227.30	38,227.30
		Reserves & Surplus	21,516.78	21,516.78
		Minority Interest	-	-
		Total Capital	**59,744.08**	**59,744.08**
	ii.	**Deposits**	**168,647.60**	**168,647.60**
		of which : Deposits from banks	0.56	0.56
		of which : Customer deposits	168,647.04	168,647.04
		of which : Other deposits (pl. specify)	-	-
	iii.	**Borrowings**	**87,249.07**	**87,249.07**
		of which : From RBI	-	-
		of which : From banks	1,700.00	1,700.00
		of which : From other institutions & agencies	66,798.47	66,798.47
		of which : Others (Banks Outside India)	-	-
		of which : Capital instruments	4,312.14	4,312.14
	iv.	**Other liabilities & provisions**	**185,407.11**	**185,407.11**
Total Capital and Liabilities			**501,047.86**	**501,047.86**
B	**Assets**			
	i.	**Cash and balances with Reserve Bank of India**	**9,505.02**	**9,505.02**
		Balance with banks and money at call and short notice	**18,015.78**	**18,015.78**
	ii.	**Investments :**	**167,407.84**	**167,407.84**
		of which : Government securities	167,407.84	167,407.84
		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**	**119,285.02**	**119,285.02**
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	119,285.02	119,285.02
	iv.	**Fixed assets**	**351.19**	**351.19**
	v.	**Other assets**	**186,483.01**	**186,483.01**
		of which : Goodwill and intangible assets	-	-
		of which : Deferred tax assets	189.14	189.14
	vi.	**Goodwill on consolidation**	**-**	**-**
	vii.	**Debit balance in Profit & Loss account**	**-**	**-**
Total Assets			**501,047.86**	**501,047.86**

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

Table DF-12 : Composition of Capital- Reconciliation Requirements as of September 30, 2026 (Step 2)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
A	**Capital & Liabilities**			
	i.	**Paid-up Capital**	**38,227.30**	**38,227.30**
		of which : Amount eligible for CET1	38,227.30	38,227.30
		of which : Amount eligible for AT1	-	-
		Reserves & Surplus	**21,516.78**	**21,516.78**
		of which : Statutory Reserves	7,000.12	7,000.12
		of which : Investment Reserves	-	-
		of which : General Reserves	795.23	795.23
		of which : Remittable profit retained for Capital Adequacy	8,892.85	8,892.85
		of which : Balance in P&L A/c	4,725.71	4,725.71
		Minority Interest	-	-
		Total Capital	**59,744.08**	**59,744.08**
	ii.	**Deposits**	**168,647.60**	**168,647.60**
		of which : Deposits from banks	0.56	0.56
		of which : Customer deposits	168,647.04	168,647.04
		of which : Other deposits (pl. specify)	-	-
	iii.	**Borrowings**	**87,249.07**	**87,249.07**
		of which : From RBI	-	-
		of which : From banks	1,700.00	1,700.00
		of which : From other institutions & agencies	66,798.47	66,798.47
		of which : Others (Banks outside India)	-	-
		of which : Capital instruments	4,312.14	4,312.14
		of which : Eligible Tier II Instruments (Phase Out)	-	-
		of which : Eligible Tier II Instruments (No Phase Out)	-	-
	iv.	**Other liabilities & provisions**	**185,407.11**	**185,407.11**
		of which : DTLs related to goodwill	-	-
		of which : DTLs related to intangible assets	-	-
		of which : Provision for Standard Assets	1,615.70	1,615.70
		of which : Provision for Country Risk	87.60	87.60
Total Capital and Liabilities			**501,047.86**	**501,047.86**
B	**Assets**			
	i.	**Cash and balances with Reserve Bank of India**	**9,505.02**	**9,505.02**
		Balance with banks and money at call and short notice	**18,015.78**	**18,015.78**
	ii.	**Investments :**	**167,407.84**	**167,407.84**
		of which : Government securities	167,407.84	167,407.84
		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.) SIDBI Deposits	-	-
	iii.	**Loans and advances**	**119,285.02**	**119,285.02**
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	119,285.02	119,285.02
	iv.	**Fixed assets**	**351.19**	**351.19**
	v.	**Other assets**	**186,483.01**	**186,483.01**
		of which : Goodwill and intangible assets	-	-
		Out of which :	-	-
		Goodwill	-	-
		Other intangibles (excluding MSRs)	-	-