

Citicapitol Bank – Q3 2025 Pillar 3 Disclosure

Executive Summary

Citicapitol Bank continues to strengthen its global risk posture with expanded treasury oversight, enhanced credit stress modeling, and improved liquidity buffers aligned with Basel III Endgame reforms.

Regulatory Capital Structure

Tier 1 capital increased due to retained earnings and disciplined balance sheet optimization. Our CET1 ratio remains above U.S. GSIB averages, supported by diversified asset classes.

Risk-Weighted Assets (RWA)

Advanced analytics-driven recalibration of RWAs across commercial credit, market exposure, and international operations shows improved capital efficiency without increasing overall risk exposure.

Liquidity & Funding

Citicapitol Bank maintains strong LCR and NSFR compliance, driven by conservative liquidity strategies, broad institutional funding channels, and high-quality liquid asset reserves.