

## NSFR Disclosures – 30 June 2025

NSFR Disclosures for the period.		as on 30 Jun 2025					as on 31 Mar 2025				
(Rs.in Crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>											
1	Capital: (2+3)	17,141	-	-	-	17,141	17,174	-	-	-	17,174
2	Regulatory capital	17,141	-	-	-	17,141	17,174	-	-	-	17,174
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	9,838	21,791	897	-	29,572	9,877	23,212	985	-	30,964
5	Stable deposits	2,380	3,590	-	-	5,671	2,352	3,599	-	-	5,654
6	Less stable deposits	7,458	18,201	897	-	23,900	7,525	19,613	985	-	25,310
7	Wholesale funding: (8+9)	8,763	24,172	6,171	1,554	21,107	7,763	29,852	5,023	2,786	24,105
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	8,763	24,172	6,171	1,554	21,107	7,763	29,852	5,023	2,786	24,105
10	Other liabilities: (11+12)	10,101	20,103	-	-	-	9,326	24,225	-	-	-
11	NSFR derivative liabilities		-	-	-			-	-	-	
12	All other liabilities and equity not included in the above categories	9,268	20,103	-	-	-	8,345	24,225	-	-	-
13	<b>Total ASF (1+4+7+10)</b>					<b>67,820</b>					<b>72,243</b>
<b>RSF Item</b>											
14	Total NSFR high-quality liquid assets (HQLA)					<b>1,783</b>					<b>2,362</b>
15	Deposits held at other financial institutions for operational purposes	500	-	-	-	250	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	29,019	7,935	24,076	34,624	-	28,952	7,536	21,767	32,520
17	Performing loans to financial institutions secured by Level 1 HQLA	-	992	-	-	99	-	2	-	-	0

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18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	10,187	4,223	-	3,640	-	11,007	3,787	-	3,545
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:	-	17,840	3,284	18,948	26,312	-	17,943	3,178	16,925	24,574
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	1,779	1,156	-	-	-	1,863	1,211
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	-		428	5,128	4,573	-	-	571	4,842	4,401
24	Other assets: (sum of rows 25 to 29)	15,732	8	-	5,275	19,984	13,269	9	-	8,894	21,282
25	Physical traded commodities, including gold	-				-	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	5,847		-	-	-	5,042
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	441		-	-	-	349
29	All other assets not included in the above categories	8,413	8	-	5,275	13,697	6,989	9	-	8,894	15,891
30	Off-balance sheet items					2,512					2,491
31	Total RSF					59,152					58,655
32	Net Stable Funding Ratio (%)					114.65%					123.17%

The RBI guidelines stipulated the implementation of Net Stable Funding Ratio (NSFR) with effect from October 1, 2021. 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 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 group as well as those of its Off-Balance Sheet (OBS) exposures.

Available Stable Funding (ASF) is primarily driven by the regulatory capital and deposits from retail customers, small business customers and financial & non-financial corporate customers. Under the Required Stable Funding (RSF), the primary drivers are mainly Advances and Investments.

The Bank's NSFR was 114.65% as at 30-Jun-2025 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 67,820 Cr as on 30-Jun-2025 which has decreased compared to INR 72,243 Cr as on 31-Mar-2025. Required Stable Funding (RSF) stood at INR 59,152 Cr as on 30-Jun-2025 which has increased from INR 58,655 Cr as on 31-Mar-2025.

**Key drivers:**

As on 30-Jun-2025, the main drivers of the Available Stable Funding (ASF) are the capital base – around 25.27%, deposits from retail & small business customers – around 43.60% and wholesale funding of around 31.12%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 58.53% of the total RSF after applying the relevant RSF factors.

The Bank's NSFR is sensitive to (i) its composition of assets & liabilities and (ii) changes in the tenor of these positions. The Bank maintains a healthy liquidity position by keeping a stable balance sheet structure that is supported by a diversified funding base. The overall liquidity management is guided by the Asset Liability Committee (ALCO) and the Market & Liquidity Risk Committee (MLRC) who are guided by the Board approved internal framework of the Bank. The relevant units of Risk Management Group – Market & Liquidity Risk (RMG MLR), Corporate Treasury (CT) and Group Liquidity Management (GLM) interact regularly with each other to ensure adherence to the directions set by the Bank's committees.