



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Dec 31, 2025

The Net Stable Funding Ratio (NSFR) is significant component of the Basel III reforms. NSFR standard require banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress, thereby ensures reduction in funding risk over a longer time horizon. For both funding and assets, long term is mainly defined as more than one year, with lower requirements applying to anything between six months and a year to avoid the cliff-edge effect. Banks must maintain a ratio of 100% to meet the standards.

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.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

The Bank has maintained NSFR well above the minimum regulatory requirements during the Quarter ended on Dec. 31, 2025. NSFR maintained by the Bank as on Dec. 31, 2025 was at 115.71% against 119.78% as on Sep. 30, 2025.

The Bank at Dec 31, 2025 maintained Available Stable Funding (ASF) of ₹ 334,312.95 crores against the RSF requirement of ₹ 288,931.71 crores. The Available Stable Funding (ASF) is primarily driven by the total regulatory capital as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from retail customers, small business customers and non-financial corporate customers. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of one year or more, excluding loans to financial institutions.

The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. The Asset Liability Committee (ALCO) is a decision-making unit responsible for implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives and ensures adherence to the risk tolerance/limits set by the Board / regulator.



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Dec 31, 2025

| (Rs.in Crore) | | Unweighted value by residual maturity | | | | Weighted Value |
|-----------------|---|---------------------------------------|-----------|----------------------|-----------|-----------------|
| | | No Maturity | <6 Months | 6 Months to < 1 year | >= 1 Year | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 66,283 | - | - | 2,800 | 69,083 |
| 2 | Regulatory capital | 65,436 | - | - | 2,800 | 68,236 |
| 3 | Other capital instruments | 847 | - | - | - | 847 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 58,170 | 1,26,149 | 116 | 38 | 1,66,478 |
| 5 | Stable deposits | 8,970 | - | - | - | 8,521 |
| 6 | Less stable deposits | 49,200 | 1,26,149 | 116 | 38 | 1,57,956 |
| 7 | Wholesale funding: (8+9) | 61,117 | 1,42,179 | 20,188 | 24,607 | 97,087 |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other wholesale funding | 61,117 | 1,42,179 | 20,188 | 24,607 | 97,087 |
| 10 | Other liabilities: (11+12) | - | 24,212 | 160 | 1,584 | 1,664 |
| 11 | NSFR derivative liabilities | - | - | - | - | - |
| 12 | All other liabilities and equity not included in the above categories | - | 24,212 | 160 | 1,584 | 1,664 |
| 13 | Total ASF (1+4+7+10) | | | | | 3,34,313 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 5,159 |
| 15 | Deposits held at other financial institutions for operational purposes | - | - | - | - | - |
| 16 | Performing loans and securities: (17+18+19+21+23) | 37,785 | 97,726 | 46,329 | 1,81,076 | 2,41,844 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | - | 4,496 | - | - | 450 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 2,968 | 19,277 | 3,288 | 15,046 | 20,825 |

| | | | | | | |
|----|--|--------|---------------|-----------------|---------------|-----------------|
| 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: | 34,818 | 66,709 | 36,082 | 1,47,253 | 2,01,890 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk | - | - | 9,354 | 21,805 | - |
| 21 | Performing residential mortgages, of which: | - | - | - | 2,662 | 1,730 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk | - | - | - | 2,662 | - |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | - | 7,244 | 6,959 | 16,114 | 16,950 |
| 24 | Other assets: (sum of rows 25 to 29) | - | 29,769 | 509 | 14,951 | 31,084 |
| 25 | Physical traded commodities, including gold | - | | | | - |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | - | - | 373 | 317 |
| 27 | NSFR derivative assets | | | 1,487 | | 1,487 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | | 614 | - | - | 614 |
| 29 | All other assets not included in the above categories | - | 27,668 | 509 | 14,578 | 28,666 |
| 30 | Off-balance sheet items | | | 2,46,990 | | 10,844 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 2,88,932 |
| 32 | Net Stable Funding Ratio (%) | | | | | 115.71% |

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Sep 30, 2025

| (Rs.in Crore) | | Unweighted value by residual maturity | | | | Weighted Value |
|-----------------|--|---------------------------------------|-----------|----------------------|-----------|-----------------|
| | | No Maturity | <6 Months | 6 Months to < 1 year | >= 1 Year | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 65,480 | - | - | 2,800 | 68,280 |
| 2 | Regulatory capital | 63,435 | - | - | 2,800 | 66,235 |
| 3 | Other capital instruments | 2,045 | - | - | - | 2,045 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 57,702 | 1,26,247 | 152 | 40 | 1,66,187 |
| 5 | Stable deposits | 9,109 | - | - | - | 8,653 |
| 6 | Less stable deposits | 48,594 | 1,26,247 | 152 | 40 | 1,57,534 |
| 7 | Wholesale funding: (8+9) | 62,255 | 1,43,777 | 16,698 | 28,066 | 1,00,732 |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other wholesale funding | 62,255 | 1,43,777 | 16,698 | 28,066 | 1,00,732 |
| 10 | Other liabilities: (11+12) | - | 22,979 | 513 | 3,253 | 3,509 |
| 11 | NSFR derivative liabilities | - | - | - | - | - |
| 12 | All other liabilities and equity not included in the above categories | - | 22,979 | 513 | 3,253 | 3,509 |
| 13 | Total ASF (1+4+7+10) | | | | | 3,38,709 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 5,172 |
| 15 | Deposits held at other financial institutions for operational purposes | - | - | - | - | - |
| 16 | Performing loans and securities: (17+18+19+21+23) | 37,551 | 1,05,209 | 45,580 | 1,69,948 | 2,35,676 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | - | 524 | - | - | 52 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 2,857 | 17,739 | 2,702 | 13,038 | 17,761 |
| 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: | 34,694 | 77,666 | 39,003 | 1,43,575 | 2,03,860 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk | - | - | 4,255 | 30,568 | - |

| | | | | | | |
|----|--|---|---------------|-----------------|---------------|-----------------|
| 21 | Performing residential mortgages, of which: | - | - | - | 2,573 | 1,672 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk | - | - | - | 2,573 | - |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | - | 9,280 | 3,876 | 10,762 | 12,331 |
| 24 | Other assets: (sum of rows 25 to 29) | - | 29,681 | 494 | 15,753 | 31,404 |
| 25 | Physical traded commodities, including gold | - | | | | - |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | - | - | 4,485 | 3,812 |
| 27 | NSFR derivative assets | | | 1,821 | | 1,821 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | | 652 | - | - | 652 |
| 29 | All other assets not included in the above categories | - | 27,207 | 494 | 11,268 | 25,119 |
| 30 | Off-balance sheet items | | | 2,41,704 | | 10,522 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 2,82,774 |
| 32 | Net Stable Funding Ratio (%) | | | | | 119.78% |