BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Sep 30, 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 June 30, 2025. NSFR maintained by the Bank as on Sep. 30, 2025 was at 119.78% against 120.99% as on June 30, 2025.

The Bank at Sep 30, 2025 maintained Available Stable Funding (ASF) of ₹ 338,709.34 crores against the RSF requirement of ₹ 282,773.51 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.

IndusInd Bank

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	(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%**

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

(Rs.in Crore)		Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1	>= 1 Year	
ASF Item						
1	Capital: (2+3)	65,518	-	-	2,800	68,318
2	Regulatory capital	63,574	-	-	-	63,574
3	Other capital instruments	1,944	-	-	2,800	4,744

4	Retail deposits and deposits from small business customers: (5+6)	59,895	1,24,480	163	86	1,66,613
5	Stable deposits	8,875	-	-	-	8,432
6	Less stable deposits	51,019	1,24,480	163	86	1,58,181
7	Wholesale funding: (8+9)	65,284	1,41,032	36,589	28,513	1,10,609
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	65,284	1,41,032	36,589	28,513	1,10,609
10	Other liabilities: (11+12)	-	21,793	404	2,251	2,453
11	NSFR derivative liabilities		69	-	-	
12	All other liabilities and equity not included in the above categories	-	21,723	404	2,251	2,453
13	**Total ASF (1+4+7+10)**					**3,47,993**
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					**4,794**
15	Deposits held at other financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
16	Performing loans and securities: (17+18+19+21+23)	38,279	1,17,217	47,327	1,67,236	2,46,448
17	Performing loans to financial institutions secured by Level 1 HQLA	-	6,219	-	-	622
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	2,471	15,023	3,783	13,155	17,936
19	Performing loans to non- financial corporate clients, loans to retail and small	35,808	93,670	41,618	1,41,575	2,16,489
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	18,153	10,389	-
21	Performing residential mortgages, of which:	-	-	-	2,305	1,498
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	-	2,305	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	2,305	1,926	10,201	9,903
24	Other assets: (sum of rows 25 to 29)	-	23,691	475	14,868	26,222
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	4,515	3,838

27	NSFR derivative assets		-	36	1,900	1,867
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	
29	All other assets not included in the above categories		23,691	439	8,453	20,518
30	Off-balance sheet items		**2,35,137**			**10,167**
31	**Total RSF (14+15+16+24+30)**					**2,87,631**
32	**Net Stable Funding Ratio (%)**					**120.99%**