BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Jun 30, 2026

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 Jun. 30, 2026. NSFR maintained by the Bank as on Jun. 30, 2026 was at 122.32% against 122.64% as on Mar. 31, 2026.

The Bank as at Jun 30, 2026 maintained Available Stable Funding (ASF) of ₹ 3,55,823 crores against the RSF requirement of ₹ 290,899 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.

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(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)	**67,984**	**-**	**-**	**2,800**	**70,784**
2	Regulatory capital	67,130	-	-	2,800	69,930
3	Other capital instruments	854	-	-	-	854
4	Retail deposits and deposits from small business customers: (5+6)	**63,955**	**1,29,510**	**53**	**73**	**1,74,715**
5	Stable deposits	9,521	-	-	-	9,045
6	Less stable deposits	54,435	1,29,510	53	73	1,65,670
7	Wholesale funding: (8+9)	**58,333**	**1,45,454**	**37,075**	**21,603**	**1,04,245**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	58,333	1,45,454	37,075	21,603	1,04,245
10	Other liabilities: (11+12)	-	17,830	8,119	2,020	6,079
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	17,830	8,119	2,020	6,079
13	**Total ASF (1+4+7+10)**					**3,55,823**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**4,778**
15	Deposits held at other financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
16	Performing loans and securities: (17+18+19+21+23)	**44,969**	**1,21,442**	**43,500**	**1,76,053**	**2,46,925**

17	Performing loans to financial institutions secured by Level 1 HQLA	-	8,245	-	-	825
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	2,751	31,384	5,879	12,782	21,554
19	Performing loans to non- financial corporate clients, loans to retail and small	42,219	65,544	36,307	1,44,112	2,05,966
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	12,095	17,060	-
21	Performing residential mortgages, of which:	-	-	-	4,398	2,859
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	-	4,398	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	16,269	1,314	14,761	15,721
24	Other assets: (sum of rows 25 to 29)	-	**24,645**	**7,507**	**11,056**	**28,540**
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	375	318
27	NSFR derivative assets		2,201			2,201
28	NSFR derivative liabilities before deduction of variation margin posted		728	-	-	728
29	All other assets not included in the above categories		21,716	7,507	10,681	25,293
30	Off-balance sheet items		**2,44,866**			**10,657**
31	**Total RSF (14+15+16+24+30)**					**2,90,899**
32	**Net Stable Funding Ratio (%)**					**122.32%**

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on March 31, 2026

(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)	**66,793**	**-**	**-**	**2,800**	**69,593**
2	Regulatory capital	66,197	-	-	2,800	68,997
3	Other capital instruments	596	-	-	-	596

4	Retail deposits and deposits from small business customers: (5+6)	**63,323**	**1,27,828**	**45**	**67**	**1,72,609**
5	Stable deposits	9,311	-	-	-	8,846
6	Less stable deposits	54,011	1,27,828	45	67	1,63,763
7	Wholesale funding: (8+9)	**61,852**	**1,29,475**	**35,729**	**26,456**	**1,04,502**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	61,852	1,29,475	35,729	26,456	1,04,502
10	Other liabilities: (11+12)	**-**	**18,273**	**13,168**	**2,222**	**8,806**
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	18,273	13,168	2,222	8,806
13	**Total ASF (1+4+7+10)**					**3,55,510**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**5,246**
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	**39,879**	**99,117**	**49,811**	**1,77,945**	**2,41,249**
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,185	24,342	6,679	12,823	21,156
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:	36,694	63,004	36,468	1,46,558	2,01,475
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	9,991	20,551	-
21	Performing residential mortgages, of which:	-	-	-	4,236	2,753
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	4,236	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	11,771	6,664	14,328	15,864
24	Other assets: (sum of rows 25 to 29)	**-**	**27,744**	**11,926**	**11,374**	**33,118**
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	375	318

27	NSFR derivative assets		-	-	2,883	2,883
28	NSFR derivative liabilities before deduction of variation margin posted		1,049	-	-	1,049
29	All other assets not included in the above categories	-	23,812	11,926	10,999	28,868
30	Off-balance sheet items			**2,36,670**		**10,260**
31	**Total RSF (14+15+16+24+30)**					**2,89,873**
32	**Net Stable Funding Ratio (%)**					**122.64%**