

Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 31st December 2025

RBI introduced the Net Stable Funding Ratio (NSFR) in order to promote resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The minimum NSFR requirement set out in the RBI guidelines effective October 1, 2021 is 100% .

Definition of NSFR:
$$\frac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$$

The 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 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.

Details of NSFR for quarters ended December'2025 & September'2025:

Details	Quarter Ended Dec 2025	Quarter Ended Sep 2025
Available Stable Funding (ASF) (Weighted Value)	3,03,814.30	2,95,124.43
Required Stable Fund (RSF) (Weighted Value)	2,38,857.01	2,26,651.51
NSFR in %	127.20	130.21

Bank has calculated NSFR for **31st December 2025**, which stands at 127.20% which is well above the RBI prescribed minimum requirement of 100%. There was an increase in the values of total ASF and increase in the values of total RSF over 30th September 2025. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding.

Liquidity Management in the Bank is driven by the Bank's ALM Policy and regulatory guidelines. The Domestic and International Treasuries are reporting to the Asset Liability Management Committee (ALCO). ALCO has been empowered by the Bank's Board to formulate funding

strategies to ensure that the funding sources are well diversified and is consistent with the operational requirements of the Bank. All major decisions of ALCO are being reported to the Bank's Board periodically.

Bank is having enough stable sources of funding to fund their activities on an ongoing basis over a longer-term time horizon.

The detailed Quantitative disclosure is placed in table as below.

		For Quarter Ended December'2025					For Quarter Ended September'2025				
		NSFR Disclosure Template					NSFR Disclosure Template				
(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	One Yr and More		No maturity	< 6 months	6 months to < 1yr	One Yr and More	
ASF Item											
1 Capital: (2+3)		31158.24	0	0	1965.00	33123.24	31193.11	0	0	1965	33158.11
2 Regulatory capital		31158.24	0.00	0.00	1965.00	33123.24	31193.11	0	0	1965	33158.11
3 Other capital instruments		0.00	0.00	0.00	0.00	0.00	0	0	0	0	0
Retail deposits and deposits from small business customers: (5+6)		109765.04	150330.08	1676.41	12944.38	249294.84	107102.87	148666.42	1395.61	10328.02	242503.39
5 Stable deposits		13216.11	1891.18	35.64	621.84	15007.63	12704.56	1912.91	73.84	761.42	14711.83
6 Less stable deposits		96548.93	148438.90	1640.77	12322.54	234287.22	94398.31	146753.51	1321.77	9566.60	227791.56
7 Wholesale funding: (8+9)		0.00	29604.55	11049.13	115.30	20384.48	0.00	26427.94	10531.10	101.46	18530.25
8 Operational deposits		0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00
9 Other wholesale funding		0.00	29604.55	11049.13	115.30	20384.48	0.00	26427.94	10531.10	101.46	18530.25
10 Other liabilities: (11+12)		30529.23	53629.70	957.06	225.38	1011.7298	28271.22	51398.82	512.87	28.66	932.6782875
11 NSFR derivative liabilities		146.09	0.00	0.00				167.94	0.00	0	
All other liabilities and equity not included in the above categories		30529.23	53483.61	957.06	225.38	1011.73	28271.22	51230.88	512.87	28.66	932.68
13 Total ASF (1+4+7+10)						303814.30					295124.43
RSF Item											
14 Total NSFR high-quality liquid assets (HQLA)						4218.33					4297.99
Deposits held at other financial institutions for operational purposes		506.12	62.61	0.00	157.76	174.86	487.61	57.01	0.00	307.89	178.64
16 Performing loans and securities: (17+18+19+21+23)		44400.98	59904.57	87471.03	117074.12	204632.74	44302.38	59323.71	76778.46	108943.76	191718.79
17 Level 1 HQLA		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions		785.50	3494.33	2350.24	9083.55	11538.69	459.64	4059.39	1881.19	8741.79	10721.73
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		41886.91	54363.41	83329.60	57835.97	151529.44	42108.25	53177.22	73281.14	51321.24	140472.45
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		1081.67	1027.32	1792.61	9427.06	8240.64	1188.62	1819.35	2028.94	9664.21	8978.48
21 Performing residential mortgages, of which:		35.85	1670.62	1540.39	26027.89	19304.60	33.73	1662.52	1439.69	25081.45	18549.09
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		35.85	1367.36	1314.14	18471.01	13370.21	33.73	1367.13	1246.07	17990.04	13022.05
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		1692.72	376.21	250.79	24126.71	22260.02	1700.76	424.58	176.43	23799.27	21975.53
24 Other assets: [sum of rows 25 to 29]		1253.51	846.47	89.71	27820.92	28219.58	1196.54	871.35	232.73	28297.51	29066.60
25 Physical traded commodities, including gold		0.00				0.00	0.00				0.00
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1241.11	1054.94		0.00	0.00	1241.11		1054.94
27 NSFR derivative assets		22.06	0.00	0.00	22.06		23.69	0.00	0.00		23.69
NSFR derivative liabilities before deduction of variation margin posted		7.30	0.00	0.00	7.30		8.40	0.00	0.00		8.40
29 All other assets not included in the above categories		1253.51	817.11	89.71	26579.81	27135.28	1196.54	839.26	232.73	27056.40	27979.57
30 Off-balance sheet items		35012.03	81.17	97.49	1611.50		30352.67	58.44	110.41		1389.50
31 Total RSF (14+15+16+24+30)					238857.01						226651.51
32 Net Stable Funding Ratio (%)					127.20%						130.21%