

Net Stable Funding Ratio: December 31, 2024

Net Stable Funding Ratio (NSFR) is a new funding requirement and aims to ensure a stable funding of the balance sheet. The purpose of NSFR is to ensure that the banks have sufficiently stable funding available. The aim of NSFR requirements is to restrict maturity mismatches between assets and liabilities and limit the reliance on unstable short-term funding to finance potentially illiquid long-term assets. The NSFR reduces long-term refinancing risk and assesses resilience over longer-term time horizon (over 1 year) of the Bank by measuring the extent of stable sources of funds with the Bank to fund its long term assets. The NSFR shows a bank's ability to manage structural liquidity risk over a one-year horizon. It ensures that a bank's long-term illiquid assets are funded with a minimum amount of stable long-term funding.

Net Stable Funding Ratio (NSFR) is defined as 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, which extends to one year.
- Required stable funding (RSF) is defined as the assets and off balance sheet exposure requiring long term funding. The amount of funding is a function of the liquidity characteristics and residual maturities of the various assets.

NSFR is implemented effective from October 1, 2021 and the minimum regulatory requirement is 100%. An NSFR of above 100% means that the long-term illiquid assets are adequately funded with stable funding.

The NSFR (Consolidated) at 116.35% as on December 31, 2024 is above the minimum regulatory NSFR requirement.

(Amt. In INR Crores)

| NSFR Disclosure Template as on December 31, 2024 (Consolidated) | | | | | | |
|---|---|---------------------------------------|------------|------------------|--------|----------------|
| | | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity* | < 6 months | 6months to < 1yr | ≥ 1yr | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 1,36,720 | 0 | 0 | 18,220 | 1,54,940 |
| 2 | Regulatory capital | 1,34,87 | 0 | 0 | 1,059 | 1,35,931 |
| 3 | Other capital instruments | 1,848 | 0 | 0 | 17,162 | 19,010 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 1,28,944 | 90,171 | 60,176 | 4,159 | 2,57,432 |
| 5 | Stable deposits | 30,088 | 8,851 | 4,059 | 1,769 | 42,616 |
| 6 | Less stable deposits | 98,857 | 81,320 | 56,117 | 2,390 | 2,14,816 |
| 7 | Wholesale funding: (8+9) | 42,045 | 58,144 | 19,866 | 4,566 | 63,648 |
| 8 | Operational deposits | 0 | 0 | 0 | 0 | 0 |
| 9 | Other wholesale funding | 42,045 | 58,144 | 19,866 | 4,566 | 63,648 |

| NSFR Disclosure Template as on December 31, 2024 (Consolidated) | | | | | | |
|---|--|---------------|-----------------|---------------|-----------------|-----------------|
| 10 | Other liabilities: (11+12) | 32,398 | 92,680 | 16,432 | 29,907 | 40,698 |
| 11 | NSFR derivative liabilities | | 146 | 0 | 0 | |
| 12 | All other liabilities and equity not included in the above categories | 32,398 | 92,534 | 16,432 | 29,907 | 40,698 |
| 13 | Total ASF (1+4+7+10) | | | | | 5,16,718 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 8,106 |
| 15 | Deposits held at other financial institutions for operational purposes | 828 | 4,202 | 0 | 0 | 2,508 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 3,065 | 1,19,196 | 41,408 | 2,66,310 | 3,01,362 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | 0 | 3,940 | 0 | 0 | 80 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 671 | 18,669 | 4,445 | 12,219 | 16,920 |
| 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: | 0 | 90,779 | 35,313 | 2,18,502 | 2,52,189 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 12,303 | 1,736 | 9,163 | 12,988 |
| 21 | Performing residential mortgages, of which: | 0 | 888 | 907 | 29,180 | 19,851 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 888 | 907 | 29,180 | 19,851 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange traded equities | 2,394 | 4,920 | 744 | 6,409 | 12,322 |
| 24 | Other assets: (sum of rows 25 to 29) | 81,624 | 44,975 | 1,657 | 7,383 | 1,21,813 |
| 25 | Physical traded commodities, including gold | 0 | 0 | 0 | 0 | 0 |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | 0 | 906 | 0 | 4,532 | 4,623 |
| 27 | NSFR derivative assets | 0 | 0 | 0 | 0 | 0 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | 0 | 304 | 0 | 0 | 304 |
| 29 | All other assets not included in the above categories | 81,624 | 43,765 | 1,657 | 2,851 | 1,16,887 |
| 30 | Off-balance sheet items | 2,475 | 2,25,166 | 251 | 1,020 | 10,315 |
| 31 | Total RSF | 87,992 | 3,93,539 | 43,316 | 2,74,713 | 4,44,105 |
| 32 | Net Stable Funding Ratio (%) | | | | | 116.35% |

(Amt. In INR Crores)

| NSFR Disclosure Template as on September 30, 2024 (Consolidated) | | | | | | |
|--|--|---------------------------------------|------------|-------------------|----------|-----------------|
| | | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity* | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 1,31,678 | 0 | 0 | 17,643 | 1,49,321 |
| 2 | Regulatory capital | 1,29,917 | 0 | 0 | 1,036 | 1,30,953 |
| 3 | Other capital instruments | 1,761 | 0 | 0 | 16,607 | 18,368 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 1,28,793 | 84,606 | 59,570 | 5,332 | 2,52,821 |
| 5 | Stable deposits | 30,531 | 8,450 | 4,172 | 1,931 | 42,928 |
| 6 | Less stable deposits | 98,262 | 76,155 | 55,397 | 3,400 | 2,09,893 |
| 7 | Wholesale funding: (8+9) | 38,678 | 51,030 | 26,672 | 4,651 | 62,003 |
| 8 | Operational deposits | 0 | 0 | 0 | 0 | 0 |
| 9 | Other wholesale funding | 38,678 | 51,030 | 26,672 | 4,651 | 62,003 |
| 10 | Other liabilities: (11+12) | 36,739 | 89,935 | 21,703 | 26,255 | 39,114 |
| 11 | NSFR derivative liabilities | | 600 | 0 | 0 | |
| 12 | All other liabilities and equity not included in the above categories | 36,739 | 89,335 | 21,703 | 26,255 | 39,114 |
| 13 | Total ASF (1+4+7+10) | | | | | 5,03,259 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 8,641 |
| 15 | Deposits held at other financial institutions for operational purposes | 815 | 2,521 | 91 | 0 | 1,654 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 2,822 | 1,11,389 | 38,920 | 2,64,763 | 2,93,462 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | 0 | 0 | 0 | 0 | 0 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 638 | 21,031 | 4,209 | 14,450 | 19,072 |
| 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: | 0 | 83,936 | 33,011 | 2,14,610 | 2,41,627 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 12,070 | 1,511 | 10,524 | 13,637 |
| 21 | Performing residential mortgages, of which: | 0 | 882 | 900 | 29,785 | 20,240 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 882 | 900 | 29,785 | 20,240 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange traded equities | 2,184 | 5,540 | 799 | 5,918 | 12,523 |

| NSFR Disclosure Template as on September 30, 2024 (Consolidated) | | | | | | |
|--|---|---------------|-----------------|---------------|-----------------|-----------------|
| 24 | Other assets: (sum of rows 25 to 29) | 78,814 | 47,621 | 1,400 | 7,772 | 1,19,468 |
| 25 | Physical traded commodities, including gold | 0 | 0 | 0 | 0 | 0 |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | 0 | 954 | 0 | 4,551 | 4,679 |
| 27 | NSFR derivative assets | 0 | 0 | 0 | 0 | 0 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | 0 | 128 | 0 | 0 | 128 |
| 29 | All other assets not included in the above categories | 78,814 | 46,540 | 1,400 | 3,221 | 1,14,661 |
| 30 | Off-balance sheet items | 2,487 | 2,27,423 | 0 | 912 | 10,492 |
| 31 | Total RSF | 84,939 | 3,88,953 | 40,411 | 2,73,448 | 4,33,718 |
| 32 | Net Stable Funding Ratio (%) | | | | | 116.03% |

(Amt. In INR Crores)

| NSFR Disclosure Template as on June 30, 2024 (Consolidated) | | | | | | |
|---|--|---------------------------------------|------------|-------------------|----------|-----------------|
| | | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity* | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 1,25,526 | 0 | 0 | 17,295 | 1,42,281 |
| 2 | Regulatory capital | 1,23,807 | 0 | 0 | 740 | 1,24,548 |
| 3 | Other capital instruments | 1,719 | 0 | 0 | 16,555 | 18,273 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 1,22,756 | 77,763 | 56,410 | 6,526 | 2,39,492 |
| 5 | Stable deposits | 29,773 | 8,200 | 4,112 | 2,787 | 42,768 |
| 6 | Less stable deposits | 92,984 | 69,563 | 52,297 | 3,739 | 1,96,725 |
| 7 | Wholesale funding: (8+9) | 39,284 | 50,770 | 27,435 | 6,689 | 65,434 |
| 8 | Operational deposits | 6 | 0 | 0 | 0 | 3 |
| 9 | Other wholesale funding | 39,278 | 50,770 | 27,435 | 6,689 | 65,431 |
| 10 | Other liabilities: (11+12) | 35,731 | 73,157 | 34,825 | 23,386 | 41,210 |
| 11 | NSFR derivative liabilities | | 3 | 0 | 0 | |
| 12 | All other liabilities and equity not included in the above categories | 35,731 | 73,154 | 34,825 | 23,386 | 41,210 |
| 13 | Total ASF (1+4+7+10) | | | | | 4,88,957 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 7,105 |
| 15 | Deposits held at other financial institutions for operational purposes | 779 | 3,639 | 199 | 1 | 2,285 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 3,222 | 1,17,407 | 43,801 | 2,52,015 | 2,82,576 |

| NSFR Disclosure Template as on June 30, 2024 (Consolidated) | | | | | | |
|---|--|---------------|-----------------|---------------|-----------------|-----------------|
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | 0 | 3,000 | 0 | 0 | 300 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 604 | 31,111 | 4,860 | 14,525 | 21,010 |
| 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: | 0 | 77,329 | 36,980 | 2,03,904 | 2,30,451 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 11,795 | 2,535 | 12,487 | 15,297 |
| 21 | Performing residential mortgages, of which: | 0 | 865 | 885 | 30,368 | 20,602 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0 | 865 | 885 | 30,368 | 20,602 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange traded equities | 2,618 | 5,102 | 1,076 | 3,218 | 10,212 |
| 24 | Other assets: (sum of rows 25 to 29) | 73,669 | 45,265 | 1,386 | 7,282 | 1,11,855 |
| 25 | Physical traded commodities, including gold | 0 | 0 | 0 | 0 | 0 |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | 0 | 793 | 0 | 4,405 | 4,418 |
| 27 | NSFR derivative assets | 0 | 23 | 0 | 0 | 23 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | 0 | 49 | 0 | 0 | 49 |
| 29 | All other assets not included in the above categories | 73,669 | 44,401 | 1,386 | 2,877 | 1,07,365 |
| 30 | Off-balance sheet items | 1,313 | 2,24,083 | 0 | 647 | 10,208 |
| 31 | Total RSF | 79,013 | 3,90,395 | 45,387 | 2,59,946 | 4,14,030 |
| 32 | Net Stable Funding Ratio (%) | | | | | 118.10% |

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities