

Net Stable Funding Ratio – December 2025

Qualitative disclosure around NSFR

The Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR) are significant components of the Basel III reforms. The LCR guidelines which promote short term resilience of a Bank's liquidity profile while Net Stable Funding Ratio (NSFR) is a global minimum standard aimed at ensuring reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. It is a ratio of Bank's **Available Stable Funding (ASF)** to the **Required Stable Funding (RSF)**.

"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.

The Bank computes NSFR in accordance with RBI guidelines. The Bank believes that all balance sheet and off-balance sheet items which might have a material impact have been considered for the purpose of NSFR.

The NSFR is calculated by dividing a Bank's ASF by its RSF for the entire balance sheet items based on the different factors as per the residual maturity. The guidelines for NSFR were effective October 1, 2021, with the minimum requirement at 100%. The Bank's NSFR as of the quarter ended December 31, 2025 stood at **114.63%**.

NSFR as at 31st December 2025

(₹ in Crore)		Unweighted value by residual Maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	-	-	-	17,048	17,048
2	Regulatory capital	-	-	-	17,048	17,048
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	21,456	29,376	803	711	46,582
5	Stable deposits	1,296	911	3	7	2,109
6	Less stable deposits	20,160	28,465	800	704	44,473
7	Wholesale funding: (8+9)	15,515	47,657	13,425	5,653	26,042
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	15,515	47,657	13,425	5,653	26,042
10	Other liabilities: (11+12)	3,395	-	-	452	452
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	3,395	-	-	452	452
13	Total ASF (1+4+7+10)					90,124
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1,279
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	10	67,414	4,928	46,998	68,277
17	Performing loans to financial institutions secured by Level 1 HQLA	-	5,733	-	-	573
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	11,326	777	5,477	7,565
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:	-	50,355	4,151	36,953	57,161
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	7,508	4,880
21	Performing residential mortgages, of which:	-	-	-	4,568	2,969
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	4,568	2,969
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	10	-	-	-	9

24	Other assets: (sum of rows 25 to 29)	6,856	-	-	-	4,798
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	568	-	-	-	482
27	NSFR derivative assets	189	-	-	-	189
28	NSFR derivative liabilities before deduction of variation margin posted	32	-	-	-	32
29	All other assets not included in the above categories	6,067	-	-	-	4,094
30	Off-balance sheet items	1,00,904				4,266
31	Total RSF	1,07,770	67,414	4,928	46,998	78,620
32	Net Stable Funding Ratio (%)					114.63%