

## **NET STABLE FUNDING RATIO (NSFR) DISCLOSURE** **FOR THE FINANCIAL YEAR 2025-26**

The Net Stable Funding Ratio (NSFR) is a significant component of the Basel III reforms. In the backdrop of the global financial crisis that started in 2007, the Basel Committee on Banking Supervision (BCBS) proposed certain reforms to strengthen global capital and liquidity regulations with the objective of promoting a more resilient banking sector. The NSFR promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis.

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 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 guidelines for NSFR were effective from October 1, 2021, wherein the Bank is required to maintain the minimum NSFR of 100% on an ongoing basis on a standalone Bank and on a Group Level.

The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Management Committee of the Bank. The Asset Liability Management Committee 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.

The Bank maintained its Net Stable Funding Ratio (NSFR) above the regulatory minimum of 100% throughout FY 2025-26, reflecting a stable funding profile and prudent balance sheet management. The NSFR position was primarily driven by the level of Available Stable Funding (ASF), which was supported mainly by regulatory capital and a stable base of wholesale funding, while Required Stable Funding (RSF) was largely influenced by the composition and tenor of loans, investments, other on-balance sheet assets and off-balance sheet exposures. Intra-period movements in the NSFR were attributable to normal changes in the balance sheet mix, including variations in the maturity profile of assets and liabilities, funding structure, and business volumes during the year. Changes over time also reflect the Bank's funding and asset

deployment strategy, with the overall NSFR remaining comfortable and demonstrating the Bank's continued ability to support its activities with sufficiently stable sources of funding.

The Bank on March 31, 2026, maintained Available Stable Funding (ASF) of INR 30,356.54 crores against the RSF of INR 24,220.32 crores. The NSFR for FY 2025-26 (all four quarters) are given in the table below.

### NSFR as on 31<sup>st</sup> March 2026

(₹ in Crore)

| NSFR Disclosure |                                                                        |                                       |            |                   |          | 31-Mar-26      |
|-----------------|------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                        | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                        | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
| ASF Item        |                                                                        |                                       |            |                   |          |                |
| 1               | Capital: (2+3)                                                         | 13402.47                              | 0.00       | 0.00              | 0.00     | 13402.47       |
| 2               | Regulatory capital                                                     | 13402.47                              | 0.00       | 0.00              | 0.00     | 13402.47       |
| 3               | Other capital instruments                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 4               | Retail deposits and deposits from small business customers: (5+6)      | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 5               | Stable deposits                                                        | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 6               | Less stable deposits                                                   | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 7               | Wholesale funding: (8+9)                                               | 3298.14                               | 34187.77   | 1999.62           | 9.59     | 16954.06       |
| 8               | Operational deposits                                                   | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 9               | Other wholesale funding                                                | 3298.14                               | 34187.77   | 1999.62           | 9.59     | 16954.06       |
| 10              | Other liabilities: (11+12)                                             | 2930.19                               | 113.11     | 0.00              | 0.00     | 0.00           |
| 11              | NSFR derivative liabilities                                            |                                       | 0.00       | 0.00              | 0.00     | 0.00           |
| 12              | All other liabilities and equity not included in the above categories  | 2930.19                               | 113.11     | 0.00              | 0.00     | 0.00           |
| 13              | Total ASF (1+4+7+10)                                                   |                                       |            |                   |          | 30356.54       |
| RSF Item        |                                                                        |                                       |            |                   |          |                |
| 14              | Total NSFR high-quality liquid assets (HQLA)                           |                                       |            |                   |          | 383.23         |
| 15              | Deposits held at other financial institutions for operational purposes | 205.30                                | 0.00       | 0.00              | 0.00     | 102.65         |
| 16              | Performing loans and securities: (17+18+19+21+23)                      | 1.37                                  | 28785.53   | 4600.67           | 12183.78 | 18938.71       |
| 17              | Performing loans to financial institutions secured by Level 1 HQLA     | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |

| NSFR Disclosure |                                                                                                                                                                |                                       |            |                   |          | 31-Mar-26      |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                                                                                                                | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                                                                                                                | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
| 18              | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | 0.00                                  | 17737.47   | 3442.14           | 5376.44  | 9667.45        |
| 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: | 1.37                                  | 11048.06   | 1158.53           | 6807.34  | 9271.26        |
| 20              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                       | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 21              | Performing residential mortgages, of which:                                                                                                                    | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 22              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                       | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 23              | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 24              | Other assets: (sum of rows 25 to 29)                                                                                                                           | 2760.41                               | 0.00       | 0.00              | 0.00     | 1403.74        |
| 25              | Physical traded commodities, including gold                                                                                                                    | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 26              | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs                                                            | 479.55                                | 0.00       | 0.00              | 0.00     | 407.62         |
| 27              | NSFR derivative assets                                                                                                                                         | 60.15                                 | 0.00       | 0.00              | 0.00     | 60.15          |
| 28              | NSFR derivative liabilities before deduction of variation margin posted                                                                                        | 260.75                                | 0.00       | 0.00              | 0.00     | 260.75         |
| 29              | All other assets not included in the above categories                                                                                                          | 1959.96                               | 0.00       | 0.00              | 0.00     | 675.22         |
| 30              | Off-balance sheet items                                                                                                                                        | 75908.13                              | 0.00       | 0.00              | 0.00     | 3391.99        |
| 31              | Total RSF (14+15+16+24+30)                                                                                                                                     | 86539.81                              | 28785.53   | 4600.67           | 12183.78 | 24220.32       |
| 32              | <b>Net Stable Funding Ratio (%)</b>                                                                                                                            |                                       |            |                   |          | <b>125.33</b>  |

\* 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.

NSFR as on 31<sup>st</sup> December 2025

(₹ in Crore)

| NSFR Disclosure |                                                                                                                                                                |                                       |            |                   |          | 31-Dec-25      |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                                                                                                                | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                                                                                                                | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
| ASF Item        |                                                                                                                                                                |                                       |            |                   |          |                |
| 1               | Capital: (2+3)                                                                                                                                                 | 13229.79                              | 0.00       | 0.00              | 0.00     | 13229.79       |
| 2               | Regulatory capital                                                                                                                                             | 13229.79                              | 0.00       | 0.00              | 0.00     | 13229.79       |
| 3               | Other capital instruments                                                                                                                                      | 0.00                                  | 0.00       | 0.00              | 0.00     |                |
| 4               | Retail deposits and deposits from small business customers: (5+6)                                                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 5               | Stable deposits                                                                                                                                                | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 6               | Less stable deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 7               | Wholesale funding: (8+9)                                                                                                                                       | 2731.47                               | 34621.97   | 2210.02           | 9.00     | 16654.65       |
| 8               | Operational deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00     |                |
| 9               | Other wholesale funding                                                                                                                                        | 2731.47                               | 34621.97   | 2210.02           | 9.00     | 16654.65       |
| 10              | Other liabilities: (11+12)                                                                                                                                     | 1837.06                               | 59.45      | 0.00              | 0.00     | 0.00           |
| 11              | NSFR derivative liabilities                                                                                                                                    |                                       | 0.00       | 0.00              | 0.00     | 0.00           |
| 12              | All other liabilities and equity not included in the above categories                                                                                          | 1837.06                               | 59.45      | 0.00              | 0.00     | 0.00           |
| 13              | Total ASF (1+4+7+10)                                                                                                                                           |                                       |            |                   |          | 29884.44       |
| RSF Item        |                                                                                                                                                                |                                       |            |                   |          |                |
| 14              | Total NSFR high-quality liquid assets (HQLA)                                                                                                                   |                                       |            |                   |          | 424.41         |
| 15              | Deposits held at other financial institutions for operational purposes                                                                                         | 152.57                                | 0.00       | 0.00              | 0.00     | 76.29          |
| 16              | Performing loans and securities: (17+18+19+21+23)                                                                                                              | 0.30                                  | 27998.04   | 3357.74           | 12466.31 | 19631.35       |
| 17              | Performing loans to financial institutions secured by Level 1 HQLA                                                                                             | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 18              | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | 0.00                                  | 14720.79   | 2748.22           | 5263.90  | 8716.57        |
| 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: | 0.30                                  | 13277.25   | 609.52            | 7202.41  | 10914.79       |
| 20              | With a risk weight of less than or equal to 35% under the Basel II                                                                                             | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |

| NSFR Disclosure |                                                                                                          |                                       |            |                   |          | 31-Dec-25      |
|-----------------|----------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                                                          | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                                                          | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
|                 | Standardised Approach for credit risk                                                                    |                                       |            |                   |          |                |
| 21              | Performing residential mortgages, of which:                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 22              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 23              | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities        | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 24              | Other assets: (sum of rows 25 to 29)                                                                     | 2388.22                               | 0.00       | 0.00              | 0.00     | 1176.98        |
| 25              | Physical traded commodities, including gold                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 26              | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      | 561.61                                | 0.00       | 0.00              | 0.00     | 477.37         |
| 27              | NSFR derivative assets                                                                                   | 10.86                                 | 0.00       | 0.00              | 0.00     | 10.86          |
| 28              | NSFR derivative liabilities before deduction of variation margin posted                                  | 153.91                                | 0.00       | 0.00              | 0.00     | 153.91         |
| 29              | All other assets not included in the above categories                                                    | 1661.84                               | 0.00       | 0.00              | 0.00     | 534.84         |
| 30              | Off-balance sheet items                                                                                  | 71365.26                              | 0.00       | 0.00              | 0.00     | 3148.43        |
| 31              | Total RSF (14+15+16+24+30)                                                                               | 82394.55                              | 27998.04   | 3357.74           | 12466.31 | 24457.45       |
| 32              | <b>Net Stable Funding Ratio (%)</b>                                                                      |                                       |            |                   |          | <b>122.19</b>  |

\* 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.

NSFR as on 30<sup>th</sup> September 2025

(₹ in Crore)

| NSFR Disclosure |                                                                                                                                                                |                                       |            |                   |          | 30-Sep-25      |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                                                                                                                | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                                                                                                                | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
| ASF Item        |                                                                                                                                                                |                                       |            |                   |          |                |
| 1               | Capital: (2+3)                                                                                                                                                 | 13229.79                              | 0.00       | 0.00              | 0.00     | 13229.79       |
| 2               | Regulatory capital                                                                                                                                             | 13229.79                              | 0.00       | 0.00              | 0.00     | 13229.79       |
| 3               | Other capital instruments                                                                                                                                      | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 4               | Retail deposits and deposits from small business customers: (5+6)                                                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 5               | Stable deposits                                                                                                                                                | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 6               | Less stable deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 7               | Wholesale funding: (8+9)                                                                                                                                       | 5699.91                               | 34296.13   | 848.17            | 0.00     | 16637.58       |
| 8               | Operational deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00     |                |
| 9               | Other wholesale funding                                                                                                                                        | 5699.91                               | 34296.13   | 848.17            | 0.00     | 16637.58       |
| 10              | Other liabilities: (11+12)                                                                                                                                     | 1329.75                               | 0.19       | 0.00              | 0.00     | 0.00           |
| 11              | NSFR derivative liabilities                                                                                                                                    |                                       | 0.00       | 0.00              | 0.00     | 0.00           |
| 12              | All other liabilities and equity not included in the above categories                                                                                          | 1329.75                               | 0.19       | 0.00              | 0.00     | 0.00           |
| 13              | Total ASF (1+4+7+10)                                                                                                                                           |                                       |            |                   |          | 29867.38       |
| RSF Item        |                                                                                                                                                                |                                       |            |                   |          |                |
| 14              | Total NSFR high-quality liquid assets (HQLA)                                                                                                                   |                                       |            |                   |          | 395.53         |
| 15              | Deposits held at other financial institutions for operational purposes                                                                                         | 239.92                                | 0.00       | 0.00              | 0.00     | 119.96         |
| 16              | Performing loans and securities: (17+18+19+21+23)                                                                                                              | 6.62                                  | 31197.00   | 2866.27           | 10743.32 | 17441.80       |
| 17              | Performing loans to financial institutions secured by Level 1 HQLA                                                                                             | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 18              | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | 0.00                                  | 17734.52   | 1878.27           | 4992.66  | 8342.12        |
| 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: | 6.62                                  | 13462.49   | 988.00            | 5750.66  | 9099.68        |
| 20              | With a risk weight of less than or equal to 35% under the Basel II                                                                                             | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |

| NSFR Disclosure |                                                                                                          |                                       |            |                   |          | 30-Sep-25      |
|-----------------|----------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|----------|----------------|
| (₹ in Crore)    |                                                                                                          | Unweighted value by residual maturity |            |                   |          | Weighted value |
|                 |                                                                                                          | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr     |                |
|                 | Standardised Approach for credit risk                                                                    |                                       |            |                   |          |                |
| 21              | Performing residential mortgages, of which:                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 22              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 23              | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities        | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 24              | Other assets: (sum of rows 25 to 29)                                                                     | 2579.02                               | 0.00       | 0.00              | 0.00     | 1175.76        |
| 25              | Physical traded commodities, including gold                                                              | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           |
| 26              | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      | 441.57                                | 0.00       | 0.00              | 0.00     | 375.33         |
| 27              | NSFR derivative assets                                                                                   | 103.42                                | 0.00       | 0.00              | 0.00     | 103.42         |
| 28              | NSFR derivative liabilities before deduction of variation margin posted                                  | 137.90                                | 0.00       | 0.00              | 0.00     | 137.90         |
| 29              | All other assets not included in the above categories                                                    | 1896.13                               | 0.00       | 0.00              | 0.00     | 559.11         |
| 30              | Off-balance sheet items                                                                                  | 67296.57                              | 0.00       | 0.00              | 0.00     | 2973.42        |
| 31              | Total RSF (14+15+16+24+30)                                                                               | 78032.66                              | 31197.00   | 2866.27           | 10743.32 | 22106.47       |
| 32              | <b>Net Stable Funding Ratio (%)</b>                                                                      |                                       |            |                   |          | <b>135.11</b>  |

\* 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.

NSFR as on 30<sup>th</sup> June 2025

(₹ in Crore)

| NSFR Disclosure |                                                                                                                                                                |                                       |            |                   |         | 30-Jun-25      |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|---------|----------------|
| (₹ in Crore)    |                                                                                                                                                                | Unweighted value by residual maturity |            |                   |         | Weighted value |
|                 |                                                                                                                                                                | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr    |                |
| ASF Item        |                                                                                                                                                                |                                       |            |                   |         |                |
| 1               | Capital: (2+3)                                                                                                                                                 | 13229.79                              | 0.00       | 0.00              | 0.00    | 13229.79       |
| 2               | Regulatory capital                                                                                                                                             | 13229.79                              | 0.00       | 0.00              | 0.00    | 13229.79       |
| 3               | Other capital instruments                                                                                                                                      | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 4               | Retail deposits and deposits from small business customers: (5+6)                                                                                              | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 5               | Stable deposits                                                                                                                                                | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 6               | Less stable deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 7               | Wholesale funding: (8+9)                                                                                                                                       | 2819.90                               | 29799.04   | 184.21            | 0.00    | 14095.94       |
| 8               | Operational deposits                                                                                                                                           | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 9               | Other wholesale funding                                                                                                                                        | 2819.90                               | 29799.04   | 184.21            | 0.00    | 14095.94       |
| 10              | Other liabilities: (11+12)                                                                                                                                     | 618.45                                | 16.21      | 0.00              | 0.00    | 0.00           |
| 11              | NSFR derivative liabilities                                                                                                                                    |                                       | 0.00       | 0.00              | 0.00    | 0.00           |
| 12              | All other liabilities and equity not included in the above categories                                                                                          | 618.45                                | 16.21      | 0.00              | 0.00    | 0.00           |
| 13              | Total ASF (1+4+7+10)                                                                                                                                           |                                       |            |                   |         | 27325.73       |
| RSF Item        |                                                                                                                                                                |                                       |            |                   |         |                |
| 14              | Total NSFR high-quality liquid assets (HQLA)                                                                                                                   |                                       |            |                   |         | 286.78         |
| 15              | Deposits held at other financial institutions for operational purposes                                                                                         | 193.76                                | 0.00       | 0.00              | 0.00    | 96.88          |
| 16              | Performing loans and securities: (17+18+19+21+23)                                                                                                              | 0.00                                  | 25368.80   | 2688.44           | 9839.67 | 16020.05       |
| 17              | Performing loans to financial institutions secured by Level 1 HQLA                                                                                             | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 18              | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | 0.00                                  | 15651.62   | 1773.24           | 5013.20 | 8085.08        |
| 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: | 0.00                                  | 9717.17    | 915.20            | 4826.47 | 7934.97        |

| NSFR Disclosure |                                                                                                          |                                       |            |                   |         | 30-Jun-25      |
|-----------------|----------------------------------------------------------------------------------------------------------|---------------------------------------|------------|-------------------|---------|----------------|
| (₹ in Crore)    |                                                                                                          | Unweighted value by residual maturity |            |                   |         | Weighted value |
|                 |                                                                                                          | No maturity*                          | < 6 months | 6 months to < 1yr | ≥1yr    |                |
| 20              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 21              | Performing residential mortgages, of which:                                                              | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 22              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 23              | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities        | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 24              | Other assets: (sum of rows 25 to 29)                                                                     | 2940.36                               | 0.00       | 0.00              | 0.00    | 1488.33        |
| 25              | Physical traded commodities, including gold                                                              | 0.00                                  | 0.00       | 0.00              | 0.00    | 0.00           |
| 26              | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      | 734.48                                | 0.00       | 0.00              | 0.00    | 624.31         |
| 27              | NSFR derivative assets                                                                                   | 329.94                                | 0.00       | 0.00              | 0.00    | 329.94         |
| 28              | NSFR derivative liabilities before deduction of variation margin posted                                  | 98.86                                 | 0.00       | 0.00              | 0.00    | 98.86          |
| 29              | All other assets not included in the above categories                                                    | 1777.08                               | 0.00       | 0.00              | 0.00    | 435.23         |
| 30              | Off-balance sheet items                                                                                  | 62237.19                              | 0.00       | 0.00              | 0.00    | 2774.83        |
| 31              | Total RSF (14+15+16+24+30)                                                                               | 71106.86                              | 25368.80   | 2688.44           | 9839.67 | 20666.87       |
| 32              | <b>Net Stable Funding Ratio (%)</b>                                                                      |                                       |            |                   |         | <b>132.22</b>  |

\* 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.

**For and on behalf of**  
**Sumitomo Mitsui Banking Corporation – India Branches**

**Rakesh Garg**  
**Managing Director & CEO-India**  
**Place: Mumbai**  
**Date: 29<sup>th</sup> June 2026**