**PILLAR 3 DISCLOSURE AS ON 30.06.2026**

**Table DF-2: Capital Adequacy**

**Qualitative Disclosures**

(a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities:

The Bank maintains adequate capital as a cushion against potential losses arising from its risk exposures and business activities, thereby safeguarding the interests of all stakeholders, particularly depositors, against unforeseen adverse events. The Bank assesses the adequacy of its capital through its Internal Capital Adequacy Assessment Process (ICAAP), which forms an integral part of its overall risk management framework. ICAAP evaluates the Bank's current and projected capital requirements in line with its risk profile, business strategy, growth plans, and regulatory expectations. The assessment encompasses both Pillar I risks and material Pillar II risks to ensure that sufficient capital is available to support ongoing operations as well as future business growth.

In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework – Basel III.

- Standardized Approach for Credit risk
- Basic Indicator Approach for Operational risk
- Standardized Duration Approach for Market risk

The Bank's Board-approved Stress Testing Framework is an integral component of ICAAP. Through a range of extreme but plausible stress scenarios, the Bank assesses its resilience to adverse business and economic conditions and evaluates the consequent impact on capital adequacy. The results of stress testing are incorporated into the Bank's capital planning process, enabling proactive assessment of future capital requirements and the identification of appropriate management actions.

Capital planning is aligned with the Bank's strategic objectives, risk appetite, and stress testing outcomes, and is subject to periodic review by Senior Management and the Board to ensure that capital levels remain adequate under both normal and stressed conditions.

(Rs. in million)

| Quantitative Disclosures | |
|---|---|
| b. Capital Requirements for Credit Risk:<br><br>i. Portfolios subject to Standardized Approach<br>ii. Securitisation Exposures | <br><br>6,91,919.78<br>Nil |
| c. Capital Requirements for Market Risk : Standardized Duration Approach<br><br>i. Interest Rate Risk<br>ii. Foreign Exchange Risk (including gold)<br>iii. Equity Risk | <br><br>2,430.65<br>396.00<br>2,945.25 |
| d. Capital Requirements for Operational Risk: Basic Indicator Approach | 81,919.40 |

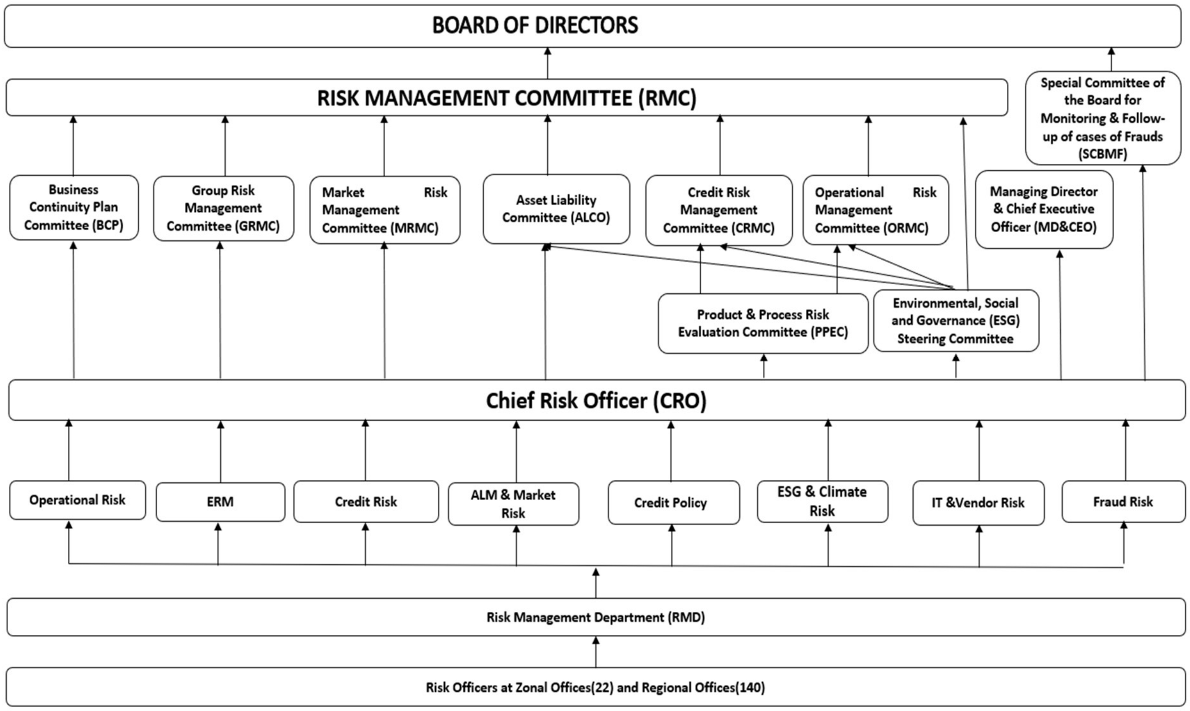
| Capital Adequacy Ratios | Standalone as on 30.06.2026 | Consolidated as on 30.06.2026 |
|---|---|---|
| Common Equity Tier –1 CRAR | 16.38% | 17.08% |
| Tier –1 CRAR | 17.32% | 18.01% |
| Total CRAR | 18.46% | 19.15% |

**Risk Management: Objectives and Organization Structure**

The Bank has a proactive approach towards risk management. Its risk philosophy involves developing and maintaining a healthy portfolio within its risk appetite and regulatory framework. The Bank constantly endeavors to ensure that business function partners with the risk management function to enhance shareholder value and to ensure judicious use of available capital.

The Board of Directors is the apex body with sub-committees of the Board i.e. Risk Management Committee of Board and Special Committee of the Board for Monitoring & Follow-up of cases of Frauds (SCBMF) to oversee various Risk Management activities. The Bank also has separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO), Market Risk Management Committee (MRMC), Operational Risk Management Committee (ORMC), Group Risk Management Committee (GRMC), BCP committee, Fraud Monitoring Group and ESG Steering Committee etc. to deal with Credit, Liquidity, Market, Operational, Group, business continuity, Fraud and ESG respectively. Further, the bank has Risk Management organizational structure in place with units at Regional /Zonal Offices. The risk strategy and policies are effectively communicated to all branches and offices of the Bank. The broad risk management organizational structure of the bank is furnished as under:

## RISK GOVERNANCE STRUCTURE




### Credit Risk:

Credit risk management involves identifying, assessing, and mitigating the risk of financial loss due to borrower's failure to repay a loan or meet contractual obligations. It ensures to maintain asset quality and capital adequacy through effective risk controls and monitoring. The Bank has well-defined credit appraisal mechanisms and risk management frameworks in place for identification, measurement, monitoring and control of the risks in credit exposures. The overall responsibility of managing credit risk lies with the Credit Risk Management Committee (CRMC). The CRMC meets regularly for portfolio analysis, setting and monitoring exposure ceilings, reviewing rating and scoring models, identifying stress sectors etc. The Bank has various instruments like Credit Risk Management Policies, Prudential Exposure Limits, Risk Rating system, Risk Based Review of Credit Appraisal (RBRCA) for big ticket advances and Risk-based pricing for Credit Risk/Portfolio Management.

The Bank has a standardised and well-defined approval process for all advances. It adopts a committee approach for credit sanctions and has credit approval committees at various levels. The Bank has dedicated Credit Policy Cell for formulating, implementing, and

updating policies and guidelines that govern bank's credit related activities. The Bank conducts Stress Tests every quarter on its Credit portfolio. Stress Scenarios are regularly updated in line with RBI guidelines, industry best practices and changes in macroeconomic variables.

The Bank has put in place an Early Warning Signal (EWS) system based on a predictive analytical approach, which helps to identify the stress signals well in advance and helps to take appropriate mitigation measures to maintain the desired credit quality of borrowers on a regular basis.

**Market Risk**

Market Risk is governed through a comprehensive framework of Board-approved policies encompassing the Treasury Policy, Market Risk Management Policy and ALM Policy. These policies establish well-defined risk parameters across investment portfolio and asset classes by instituting risk limits and triggers to ensure the prudent and efficient deployment of investment funds. Mid-Office as a part of Risk Management, identifies, measures and monitors interest rate risk including position limits, gap limits and sensitivity-based limits such as PV01, Modified Duration, Value-at-Risk (VaR), Stop Loss Trigger Levels, Net Open Options Position (NOOP), Foreign Exchange Daylight Limits and Aggregate/Individual Gap Limits (AGL/IGL). All such measures are subject to daily monitoring.

Value-at-Risk (VaR) serves as a complementary quantitative instrument to stress testing, providing an additional measure of potential losses inherent in the Bank's trading positions, which is being back-tested on a daily basis. In addition, Stressed VaR for Market Risk is calculated daily and is augmented by a Board-approved Stress Testing Policy and Framework, which simulates a range of Market Risk scenarios to assess stress-induced losses and facilitate the timely initiation of remedial measures.

**Interest Rate Risk In banking Book:**

Bank carries out Duration Gap Analysis (DGA) to capture impact of interest rate risk on market value of equity by considering parallel shift in interest rates by 200 bps.

**Operational Risk**

To manage operational risks, the bank has put in place a comprehensive Operational Risk Management Framework (ORMF), whose implementation is supervised by the Operational Risk Management Committee (ORMC) and reviewed by the Risk Management Committee of the Board. The primary goal of ORMC is to mitigate operational risk by establishing a structured risk management process within the bank. The bank has in place a Board approved Operational Risk Management Policy based on Reserve Bank of India guidelines. All new products/ processes introduced by the Bank pass through a Product & Process Risk Evaluation Committee (PPEC), this process helps to identify and address the operational risk issues. The process has also been put in place to conduct Risk and Control Self-Assessment (RCSA) for assessing the residual risks in the products/ processes of the Bank.

Identification of Operational Risk through internal and external loss data, near miss events, key risk indicators and qualitative assessment of controls. Key Risk Indicators (KRIs) have been identified for various processes, and the threshold limits have been fixed.

## Table DF-3: Credit Risk: General Disclosures

**Qualitative Disclosures**

**a) General Qualitative disclosure pertaining to credit risk:**

(i) Definitions of past due and impaired (for accounting purposes);

**Overdue:**

Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank. The borrower accounts shall be flagged as overdue by the banks as part of their day-end processes for the due date, irrespective of the time of running such processes.

**Non-Performing Assets**

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the Bank. Hence, non-performing asset is required to be classified correctly at the right time so that unrealized income on such assets is not recognized in the books of the Bank.

A non-performing asset (NPA) is a loan or an advance where;

- interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a Term Loan,
- the account remains 'Out of Order', in respect of an Overdraft/Cash Credit,
- the bill remains overdue for a period of more than 90 days in case of bills purchased and discounted,
- the installment of principal or interest thereon remains overdue for one crop season for long duration crops,
- the amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021.

- in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- In addition, an account may also be classified as NPA in terms of certain specific provisions i.e. Accounts with temporary deficiencies, Accounts where there is erosion in the value of security/frauds committed by borrowers etc.
- NPA classification of Credit Card Accounts:
  - In Credit Card Accounts, the amount spent is billed to the card users through a monthly statement with a definite due date for repayment. Banks give an option to the card users to pay either the full amount or a fraction of it, i.e., minimum amount due, on the due date and roll-over the balance amount to the subsequent months' billing cycle.
  - A Credit Card Account will be treated as Non-Performing Asset (NPA) if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the next statement date. The gap between two statements should not be more than a month.
  - Banks should follow this uniform method of determining over-due status for Credit Card Accounts while reporting to credit information companies and for the purpose of levying penal changes, viz., late payment charges, etc., if any.

(ii) Discussion of the bank's credit risk management policy.

Bank has board-approved Credit Risk Management Policy and Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process – Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems – pricing – capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure.

**Quantitative Disclosures**

(b) The total gross credit risk exposures are:

(Rs. in million)

| Category | Amount |
|---|---|
| Fund Based | 1,30,35,393.02 |
| Non-fund Based | 17,91,653.40 |
| **Total** | **1,48,27,046.41** |

(c) The geographic distribution of exposures is:

(Rs. in million)

| Category | Domestic | Overseas | Total |
|---|---|---|---|
| Fund Based | 1,26,75,670.42 | 3,59,722.60 | 1,30,35,393.02 |
| Non-fund based | 17,87,813.90 | 3,839.50 | 17,91,653.40 |
| **Total** | **1,44,63,484.31** | **3,63,562.10** | **1,48,27,046.41** |

**(d) Industry type distribution of exposures (Fund Based and Non-Fund Based) are as under:**

(Rs. in Million)

| S.No | DSB Code | INDUSTRY NAME | FUND BASED | NON-FUND BASED |
|---|---|---|---|---|
| 1 | A | Mining & Quarrying | 55,055.10 | 36,445.31 |
| 1.1 | A.1 | Coal | 32,418.03 | 23,125.16 |
| 1.2 | A.2 | Others | 22,637.07 | 13,320.15 |
| 2 | B | Food Processing | 83,543.83 | 44,732.19 |
| 2.1 | B.1 | Sugar | 20,821.37 | 3,808.39 |
| 2.2 | B.2 | Edible Oils & Vanaspati | 3,587.20 | 10,759.85 |
| 2.3 | B.3 | Tea | 100.00 | 301.93 |
| 2.4 | B.4 | Coffee | 250.00 | 68.98 |
| 2.5 | B.5 | Others | 58,785.26 | 29,793.04 |
| 3 | C | Beverages (excl. Tea & Coffee) & Tobacco | 8,140.69 | 1,102.39 |
| 3.1 | C.1 | Tobacco & Tobacco Products | 3,761.42 | 76.94 |
| 3.2 | C.2 | Others | 4,379.27 | 1,025.45 |
| 4 | D | Textiles | 2,62,800.35 | 31,281.07 |
| 4.1 | D.1 | Cotton | 91,099.11 | 9,999.66 |
| 4.2 | D.2 | Jute | 5,784.90 | 153.70 |
| 4.3 | D.3 | Man-made | 1,65,916.34 | 21,127.71 |

| S.No | DSB Code | INDUSTRY NAME | FUND BASED | NON-FUND BASED |
|---|---|---|---|---|
| 4.4 | D.4 | Others | | |
| 4.5 | | Out of 'D' Spinning Mills | | |
| 5 | E | Leather & Leather Products | 9,301.94 | 651.12 |
| 6 | F | Wood & Wood Products | 31,111.08 | 8,309.09 |
| 7 | G | Paper & Paper Products | 34,087.77 | 2,371.61 |
| 8 | H | Petroleum (Non-infra), Coal Products (Non-mining) & Nuclear Fuels | 2,74,757.97 | 82,231.31 |
| 9 | I | Chemicals & Chemical Products (Dyes, Paints etc.) | 2,80,294.43 | 44,740.75 |
| 9.1 | I.1 | Fertilizer | 62,631.17 | 10,745.16 |
| 9.2 | I.2 | Drug & Pharmaceuticals | 1,03,829.78 | 8,245.99 |
| 9.3 | I.3 | Petrochemicals (excl infra) | 74,354.57 | 11,566.24 |
| 9.4 | I.4 | Others | 39,478.91 | 14,183.37 |
| 10 | J | Rubber, Plastic & their Products | 54,782.77 | 6,619.01 |
| 11 | K | Glass & Glassware | 6,509.89 | 1,044.99 |
| 12 | L | Cement & Cement Products | 85,656.98 | 13,109.34 |
| 13 | M | Basic Metal & Metal Products | 4,01,186.43 | 1,01,541.69 |
| 13.1 | M.1 | Iron & Steel | 2,75,706.82 | 80,145.95 |
| 13.2 | M.2 | Other Metal & Metal Products | 1,25,479.61 | 21,395.74 |
| 14 | N | All Engineering | 3,02,599.01 | 1,55,176.86 |
| 14.1 | N.1 | Electronics | 82,152.72 | 1,03,979.63 |
| 14.2 | N.2 | Others | 2,20,446.30 | 51,197.23 |
| 15 | O | Vehicle, Vehicle parts & Transport Equipments | 64,843.42 | 38,615.93 |
| 16 | P | Gems & Jewellery | 44,975.31 | 1,768.48 |
| 17 | Q | Construction | 1,40,188.67 | 4,17,285.23 |
| 18 | R | Infrastructure | 13,99,893.30 | 4,87,346.34 |
| 18.1 | R.1 | Transport | 5,93,177.62 | 1,03,597.59 |
| 18.1.1 | R.1.1 | Railways | 0.00 | 0.00 |
| 18.1.2 | R.1.2 | Roads and Ports | 5,93,177.62 | 1,03,597.59 |
| 18.1.3 | R.1.3 | Airport | 0.00 | 0.00 |
| 18.1.4 | R.1.4 | Waterways | 0.00 | 0.00 |
| 18.1.5 | R.1.5 | Others (Shipyards) | 0.00 | 0.00 |
| 18.2 | R.2 | Energy | 6,58,072.81 | 2,23,167.06 |
| 18.2.1 | R.2.1 | Electricity (Gen-Cons-Trans-Distr) | 6,57,377.54 | 2,20,044.64 |
| 18.2.2 | R.2.2 | Gas pipelines | 0.00 | 0.00 |
| 18.2.3 | R.2.3 | Oil/Gas/Liquefied Natural Gas (LNG) storage facility | 695.27 | 3,122.42 |

| S.No | DSB Code | INDUSTRY NAME | FUND BASED | NON-FUND BASED |
|---|---|---|---|---|
| 18.2.4 | R.2.4 | Others | 0.00 | 0.00 |
| 18.3 | R.3 | Telecommunication | 39,045.45 | 21,378.34 |
| 18.4 | R.4 | Others | 1,09,597.43 | 1,39,203.36 |
| 18.4.1 | R.4.1 | Water sanitation | 93,378.11 | 1,36,926.13 |
| 18.4.2 | R.4.2 | Social & Commercial Infrastructure | 16,219.32 | 2,277.23 |
| 18.4.3 | R.4.3 | Others | 0.00 | 0.00 |
| 19 | S | Other Industries | 59,408.96 | 11,319.20 |
| 20 | | **All Industries** | 35,99,137.91 | 14,85,691.94 |
| 21 | | Residuary & Other Advances | 90,76,532.51 | 3,02,121.96 |
| 21.2 | b | Aviation | 0.00 | 0.00 |
| 21.3 | c | Other Residuary Advances | 90,76,532.51 | 3,02,121.96 |
| 22 | | **TOTAL** | 1,26,75,670.42 | 17,87,813.90 |

**(e) The residual contractual maturity break down of assets is:**

(Rs.in millions)

| Maturity Pattern | Advances | Investments | Foreign Currency Assets |
|---|---|---|---|
| Next day | 1,20,447.00 | 5,18,884.75 | 90,085.74 |
| 2 - 7 days | 1,28,106.78 | 14,219.35 | 3,950.35 |
| 8 -14 days | 1,04,930.03 | 5,039.81 | 13,958.14 |
| 15- 30 days | 3,02,780.44 | 18,350.99 | 43,599.66 |
| 31days – 2months | 2,27,762.13 | 18,010.25 | 43,832.28 |
| 2months - 3months | 3,64,088.78 | 17,454.22 | 50,402.33 |
| >3months-6months | 6,30,729.39 | 1,99,180.88 | 95,448.33 |
| >6months-1yr | 11,07,715.31 | 70,588.44 | 94,515.57 |
| >1yr-3yrs | 43,54,546.41 | 3,27,622.81 | 1,57,891.86 |
| >3yrs-5yrs | 12,16,444.09 | 5,28,185.99 | 75,800.38 |
| >5yrs | 21,65,001.57 | 16,09,837.62 | 14,839.00 |
| **Total** | **1,07,22,551.92** | **33,27,375.09** | **6,84,323.64** |

**Note:** *Advances is as per Part C SLS report submitted to RBI
*Investment & Foreign Currency Assets is as per data received from Treasury & Mid office

**(f)** The Amount of NPAs (Gross) are:

| | Category | (Rs. in million) |
|---|---|---|
| (i) | Sub Standard | 55,741.86 |
| (ii) | Doubtful – 1 | 72,730.35 |
| (iii) | Doubtful – 2 | 63,115.15 |
| (iv) | Doubtful – 3 | 52,636.54 |
| (v) | Loss | 46,703.25 |
| | **Total NPAs (Gross)** | **2,90,927.15** |

**(g)** The amount of net NPAs is Rs. 50169.74 million

**(h)** The NPA ratios are as under:

i. Gross NPAs to Gross Advances: 2.65%
ii. Net NPAs to Net Advances: 0.47%

**(i)** The movement of gross NPAs is as under:

(Rs. in million)

| | |
|---|---|
| i) Opening Balance at the beginning of the year | 3,04,007.66 |
| ii) Addition during the year | 21,568.52 |
| iii) Reduction during the year | 34,649.03 |
| iv) Closing Balance as at the end of the year (i+ii-iii) | 2,90,927.15 |

**(j)** Movement of provisions:

**(A) The movement of Specific Provision (Provisions for NPAs) is as under:**

(Rs. in million)

| | |
|---|---|
| i) Opening Balance at the beginning of the year | 2,52,004.03 |
| ii) Provisions made during the year | 10,195.46 |
| iii) Write-off/ Write –back of excess provisions | 22,330.56 |
| vi) Closing Balance as at the end of the year (i+ii-iii) | 2,39,868.93 |

**(B) The movement of General Provision (provision for standard assets) is as under:**

(Rs. in million)

| | Std. prov. for Advances | Std. prov. for Derivatives | Total |
|---|---|---|---|
| | A | B | C=(A+B) |
| i) Opening Balance at the beginning of the year | 79,033.46 | 441.30 | 79,474.76 |
| ii) Provisions made during the year | (505.41) | (207.33) | (712.74) |
| iii) Write-off made during the year | 0.00 | 0.00 | 0.00 |
| iv) Write –back of excess provisions | 0.00 | 0.00 | 0.00 |
| v) Any other adjustments, including transfers between provisions | (7,196.05) | 0.00 | (7,196.05) |
| vi) Closing Balance as at the end of the year | 71,332.00 | 233.97 | 71,565.97 |
| vii) General Additional provision held on Standard Assets | 8,000.00 | 0.00 | 8,000.00 |
| viii) Closing Balance as at the end of the Quarter (vi)+(vii) | 79,332.00 | 233.97 | 79,565.97 |

**(k)** The amount of Non-Performing Investment is Rs 44,519.17 million

**(l)** The amount of provisions held for Non-Performing Investment is Rs. 42,308.89 million

**(m)**The movement of provisions for depreciation on investments is as under:

(Rs. in million)

| | |
|---|---|
| i) Opening Balance at the beginning of the year | 42,976.87 |
| ii) Provisions made during the year | 0.00 |
| iii) Write-off made during the year | 0.00 |
| iv) Write –back of excess provisions | 667.98 |
| v) Closing Balance as at the end of the year (i + ii – iii-iv) | 42,308.89 |

**(n)** By major industry or counterparty type:

**(A) Details of Specific Provisions:**

(Rs. in million)

| S.NO | DSB Code | INDUSTRY NAME | GROSS NPA | WRITE OFF | PROV |
|---|---|---|---|---|---|
| 1 | A | Mining & Quarrying | 95.51 | 15,224.36 | 15,266.58 |
| 1.1 | A.1 | Coal | 7.79 | 225.41 | 230.74 |
| 1.2 | A.2 | Others | 87.72 | 14,998.95 | 15,035.84 |
| 2 | B | Food Processing | 15,013.95 | 46,894.22 | 56,438.75 |
| 2.1 | B.1 | Sugar | 1,133.58 | 3,747.82 | 4,729.29 |

| S.NO | DSB Code | INDUSTRY NAME | GROSS NPA | WRITE OFF | PROV |
|---|---|---|---|---|---|
| 2.2 | B.2 | Edible Oils & Vanaspati | 1,866.65 | 6,204.38 | 7,602.96 |
| 2.3 | B.3 | Tea | 70.42 | 11.47 | 33.62 |
| 2.4 | B.4 | Coffee | 8.41 | 405.09 | 409.25 |
| 2.5 | B.5 | Others | 11,934.90 | 36,525.46 | 43,663.64 |
| 3 | C | Beverages (excl. Tea & Coffee) & Tobacco | 251.09 | 1,993.13 | 2,181.32 |
| 3.1 | C.1 | Tobacco & Tobacco Products | 12.33 | 428.07 | 431.13 |
| 3.2 | C.2 | Others | 238.76 | 1,565.05 | 1,750.19 |
| 4 | D | Textiles | 8,959.38 | 44,783.81 | 49,052.04 |
| 4.1 | D.1 | Cotton | 3,774.23 | 24,230.63 | 25,859.79 |
| 4.2 | D.2 | Jute | 283.09 | 1,687.54 | 1,730.33 |
| 4.3 | D.3 | Handicraft/Khadi (Non-Priority) | 175.61 | 587.88 | 652.77 |
| 4.4 | D.4 | Silk | 744.98 | 2,515.55 | 3,021.63 |
| 4.5 | D.5 | Woolen | 128.64 | 71.86 | 104.04 |
| 4.6 | D.6 | Others | 3,852.83 | 15,690.35 | 17,683.48 |
| 4.7 | | Out of 'D' Spinning Mills | 0.00 | 0.00 | 0.00 |
| 5 | E | Leather & Leather Products | 431.73 | 470.20 | 709.96 |
| 6 | F | Wood & Wood Products | 1,491.23 | 7,962.33 | 8,929.55 |
| 7 | G | Paper & Paper Products | 1,498.64 | 7,926.98 | 8,052.44 |
| 8 | H | Petroleum (Non-infra), Coal Products (Non-mining) & Nuclear Fuels | 11.04 | 5,908.60 | 5,916.38 |
| 9 | I | Chemicals & Chemical Products (Dyes, Paints etc.) | 2,780.93 | 12,424.93 | 13,203.47 |
| 9.1 | I.1 | Fertilizer | 10.85 | 979.60 | 984.14 |
| 9.2 | I.2 | Drug & Pharmaceuticals | 1,259.06 | 5,768.83 | 6,180.35 |
| 9.3 | I.3 | Petrochemicals (excl infra) | 512.43 | 3,996.85 | 3,691.20 |
| 9.4 | I.4 | Others | 998.59 | 1,679.64 | 2,347.79 |
| 10 | J | Rubber, Plastic & their Products | 1,003.76 | 2,658.51 | 2,970.94 |
| 11 | K | Glass & Glassware | 63.32 | 260.26 | 277.04 |
| 12 | L | Cement & Cement Products | 608.44 | 2,860.17 | 3,054.67 |
| 13 | M | Basic Metal & Metal Products | 3,128.23 | 47,139.02 | 48,522.47 |
| 13.1 | M.1 | Iron & Steel | 1,695.43 | 28,045.59 | 28,837.63 |
| 13.2 | M.2 | Other Metal & Metal Products | 1,432.80 | 19,093.43 | 19,684.83 |
| 14 | N | All Engineering | 7,209.03 | 66,632.36 | 69,185.16 |
| 14.1 | N.1 | Electronics | 15.48 | 22,314.76 | 22,051.59 |
| 14.2 | N.2 | Others | 7,193.54 | 44,317.59 | 47,133.57 |
| 15 | O | Vehicle, Vehicle parts & Transport Equipments | 943.24 | 6,839.24 | 7,479.53 |
| 16 | P | Gems & Jewellery | 1,877.85 | 35,568.78 | 36,561.66 |
| 17 | Q | Construction | 1,488.05 | 51,084.53 | 51,851.78 |

| S.NO | DSB Code | INDUSTRY NAME | GROSS NPA | WRITE OFF | PROV |
|---|---|---|---|---|---|
| 18 | R | Infrastructure | 39,922.47 | 1,18,608.10 | 1,39,331.02 |
| 18.1 | R.1 | Transport | 3,943.89 | 54,393.58 | 56,414.62 |
| 18.1.1 | R.1.1 | Railways | 5.43 | 38.24 | 39.82 |
| 18.1.2 | R.1.2 | Roadways | 3,630.90 | 52,805.08 | 54,685.23 |
| 18.1.3 | R.1.3 | Airport | 5.14 | 603.11 | 605.41 |
| 18.1.4 | R.1.4 | Waterways | 55.74 | 111.57 | 139.14 |
| 18.1.5 | R.1.5 | Others | 246.68 | 835.58 | 945.02 |
| 18.2 | R.2 | Energy | 754.66 | 34,673.53 | 35,279.49 |
| 18.2.1 | R.2.1 | Electricity (Gen-Trans-Distr) | 591.02 | 32,931.73 | 33,380.52 |
| 18.2.1.1 | R.2.1.1 | State Electricity Boards | 591.02 | 32,931.73 | 33,380.52 |
| 18.2.1.2 | R.2.1.2 | Others | 0.00 | 0.00 | 0.00 |
| 18.2.2 | R.2.2 | Oil (Storage & Pipeline) | 0.00 | 0.00 | 0.00 |
| 18.2.3 | R.2.3 | Gas/LNG (Storage & Pipeline) | 163.64 | 1,741.80 | 1,898.97 |
| 18.2.4 | R.2.4 | Others | 0.00 | 0.00 | 0.00 |
| 18.3 | R.3 | Telecommunication | 33,702.75 | 10,973.35 | 28,143.81 |
| 18.4 | R.4 | Others | 1,521.18 | 18,567.64 | 19,493.10 |
| 18.4.1 | R.4.1 | Water sanitation | 26.26 | 1,777.12 | 1,792.23 |
| 18.4.2 | R.4.2 | Social & Commercial Infrastructure | 1,494.92 | 16,790.52 | 17,700.87 |
| 18.4.3 | R.4.3 | Others | 0.00 | 0.00 | 0.00 |
| 19 | S | Other Industries | 2,013.89 | 13,187.58 | 14,011.33 |
| 20 | | All Industries | 88,791.80 | 4,88,427.10 | 5,32,996.11 |
| 21 | | Residuary & Other Advances | 2,02,135.34 | 2,33,689.29 | 3,49,075.61 |
| 21.1 | a | Education | 2,978.04 | 3,423.62 | 5,846.09 |
| 21.2 | b | Aviation | 0.00 | 0.00 | 0.00 |
| 21.3 | c | Other Residuary Advances | 1,99,157.30 | 2,30,265.67 | 3,43,229.51 |
| 22 | | TOTAL | 2,90,927.14 | 7,22,116.40 | 8,82,071.72 |

**(B) Details of General Provisions:**

(Rs. In million)

| **Standard Advance** | **Provision as on 30.06.2026** |
|---|---|
| i) SME and Agriculture Advance | 7,944.00 |
| ii) Commercial Real Estate | 1,035.64 |
| iii) Commercial Real Estate (RH) | 5.67 |
| iv) Home Loan | 3,215.49 |
| v) Restructured Standard Advances | 2,845.30 |
| vi) Balance Standard Advance | 54,910.13 |

| | |
|---|---|
| (excluding FITL – Std. Advance) | |
| **vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)** | 69,956.23 |
| viii) Overseas Standard Advance | 1,375.85 |
| ix) Total Standard Advance | 71,332.08 |
| x) Additional provision held on Standard Assets | 8,000.00 |
| xi) Total Standard Advance Provision inclusive of additional provision mentioned in (x) | 79,332.08 |

**(o)** Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):

(Rs. in million)

| Particulars | Domestic | Overseas | Total |
|---|---|---|---|
| Gross NPA | 2,87,390.64 | 3,536.51 | 2,90,927.15 |
| Provisions for NPA | 2,36,332.43 | 3,536.51 | 2,39,868.93 |

**(b) Geographic distribution of General Provisions (Provisions for Standard Assets):**

(Rs. in million)

| Particulars | Domestic | Overseas | Total |
|---|---|---|---|
| Provisions for standard assets | 77,956.23 | 1,375.85 | 79,332.08 |
| Provision for standard derivatives | 233.97 | - | 233.97 |
| Total | 78,190.20 | 1,375.85 | 79,566.05 |

## Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

**Qualitative Disclosures**

**a. For portfolios subject to the standardized approach**

- Bank has approved the following domestic credit rating agencies accredited by RBI for all eligible exposures.
  - a) CARE;
  - b) CRISIL Limited;
  - c) India Ratings and Research Private Limited (India Ratings);
  - d) ICRA Limited;
  - e) Acuite Rating & Research Limited; and
  - f) Infomerics valuation and Ratings Private Limited
  - g) Brickworks Ratings India Private Limited

- Bank has also approved the following 3 international credit rating agencies identified by RBI.
  a) Standard & Poor's
  b) Moody's
  c) FITCH

- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

**Quantitative Disclosures**

**b.** The exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:

(Rs. in million)

| | |
|---|---|
| i) Below 100% risk weight exposure outstanding | 76,90,741.87 |
| ii) 100% risk weight exposure outstanding | 14,68,157.88 |
| iii) More than 100% risk weight exposure outstanding | 9,67,711.90 |
| iv) Deduction | 0.00 |
| **Total** | 1,01,26,611.65 |

**DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure**

| | Item | (Rs. in Million) |
|---|---|---|
| 1 | Total consolidated assets as per published financial statements | 15,624,627.58 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (99,553.82) |
| 3 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - |
| 4 | Adjustments for derivative financial instruments | 120,080.16 |
| 5 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | (3,934.00) |

| | | |
|---|---|---|
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 1,185,458.64 |
| 7 | Other adjustments | (41,861.34) |
| **8** | **Leverage ratio exposure** | 16,784,817.23 |

(Rs. in Million)

| DF-18 – Leverage ratio common disclosure template | | |
|---|---|---|
| | Item | Leverage ratio framework |
| | On-balance sheet exposures | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 15,461,772.18 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (41,861.34) |
| 3 | **Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2) | 15,419,910.84 |
| 4 | Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin) | 58,628.58 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 120,080.16 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | - |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | - |
| 9 | Adjusted effective notional amount of written credit derivatives | - |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - |
| 11 | **Total derivative exposures (sum of lines 4 to 10)** | 178,708.74 |
| 12 | Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions | 3,934.01 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (3,934.01) |
| 14 | CCR exposure for SFT assets | 739.01 |
| 15 | Agent transaction exposures | - |

| DF-18 – Leverage ratio common disclosure template | | |
|---|---|---|
| | Item | Leverage ratio framework |
| 16 | **Total securities financing transaction exposures (sum of lines 12 to 15)** | 739.01 |
| 17 | Off-balance sheet exposure at gross notional amount | 4,166,462.51 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (2,981,003.87) |
| 19 | **Off-balance sheet items (sum of lines 17 and 18)** | 1,185,458.64 |
| 20 | **Tier 1 capital** | 1,368,881.52 |
| 21 | **Total exposures (sum of lines 3, 11, 16 and 19)** | 16,784,817.23 |
| 22 | **Basel III leverage ratio** | 8.16% |

## Liquidity Coverage Ratio (LCR) Qualitative Disclosure: June 2026

### Qualitative Disclosure on LCR:

From 01st January 2015, the bank has implemented guidelines on Liquidity Coverage Ratio (LCR) of the RBI. The Liquidity Coverage Ratio (LCR) aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30-calendar day liquidity stress scenario. LCR is the ratio of HQLA to Net Cash Outflow.

$$\text{LCR} = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows over 30 days}}$$

Minimum requirement of LCR as stipulated by RBI is 100% for the calendar year 2019 onwards. The un-weighted value of inflows and outflows are calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA is calculated as the value after factor multipliers are applied. The weighted value for inflows and outflows is calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows are disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both factor multipliers and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is calculated after the cap on inflows is applied, if applicable. The consolidated LCR (Union Bank of India and Union Bank of India UK Ltd) as a simple average of daily LCR of the quarter ended 30th June 2026 is 121.30% as against 113.83% for quarter ended 31st Mar 2026 and is well above the present minimum requirement prescribed by RBI of 100%.

a) **Main drivers of LCR:**

The Bank on a consolidated basis, during the three months ended 30th June 2026, had maintained average HQLA (after Factor Multiplier-percentage) of Rs.26,13,723mn. HQLA is largely driven by government securities held in excess of the minimum SLR, government securities within the mandatory SLR requirement to the extent permitted by the RBI under the MSF and LCR liquidity facilities. In addition, cash balances and excess CRR maintained with the RBI are key contributors to Level 1 HQLA. Level 2 HQLAs primarily consisted of BBB and above rated corporate bonds and commercial papers not issued by financial entities.

b) **Changes over time:**

LCR has increased from 113.83% for quarter ended 31st March 2026 to 121.30% for quarter ended 30th June 2026 mainly due to changes in cash inflow and outflow.

c) **Composition of HQLAs:** HQLAs consists of following components:

(Rs. in Million)

| | Unweighted value | Weighted value |
|---|---|---|
| Level 1 assets | 25,72,387 | 25,72,387 |
| Level 2 A assets | 46,934 | 39,894 |
| Level 2 B assets | 2,886 | 1,443 |

Level 2 assets which are lower in quality as compared to Level 1 assets, constitute 1.58% of total stock of HQLA against maximum mandated level of 40%.

d) **Concentration of funding sources:**

This metric includes those sources of funding, whose withdrawal could trigger liquidity risks. It aims to address the funding concentration of bank by monitoring its funding requirements from each significant counterparty and each significant product/ instrument. A significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities. The bank has no significant counterparty (deposits/borrowings) as on 30.06.2026. Top 20 Depositors constitute 4.83% of total deposits of the Bank as on 30.06.2026.

**e) Derivative exposures and potential collateral calls:**

Derivative exposure is shown as Net Derivative cash inflows and outflows within 30 days. Inflows and Outflows from derivative exposure arose due to maturing forwards. The bank exposure to net derivatives and potential collateral calls is having negligible impact on its liquidity position.

**f) Currency mismatch in the LCR:**

As per the RBI guidelines, while the LCR standard is required to be met on one single currency, in order to better capture potential currency mismatch, the LCR in each currency needs to be monitored. Accordingly, Bank is maintaining LCR on daily basis in INR and the same is compared against the regulatory requirement. Further, Bank does not have exposure to any other significant currencies, hence LCR is prepared for INR currency.

**g) A description of the degree of centralization of liquidity management and interaction between the group's units:**

Liquidity management for the Bank on enterprise-wide basis is the responsibility of the Board of Directors. Risk Management Committee of Board is responsible for overseeing the inter linkages between different types of risk and its impact on liquidity. Bank has Asset Liability Management policy & Market Risk Management policy which provides broad guidelines under which all the entities within the group operate in terms of liquidity and interest rate risk.

Bank has established a Group Risk Management Policy that serves as a guiding framework for all its group entities. This policy is central to how the Bank manages risks across the entire group.

Bank also adheres to regulatory standards by maintaining both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) at a consolidated level, encompassing the Bank and its subsidiaries, in line with its defined risk appetite.

h) The inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile are as under:

Details of average Outflows arising from contingent liabilities for year-end 30.06.2026 are as under:

(Rs. in Million)

| Particulars | Unweighted value | Weighted value |
|---|---|---|
| **Currently undrawn committed credit and liquidity facilities provided to** | 2,059,894 | 257,878 |
| Retail and small business clients | 887,385 | 44,369 |
| Non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs – Credit facilities | 970,086 | 97,009 |
| Non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs – Liquidity facilities | - | - |
| Banks | 97,619 | 39,048 |
| Other financial institutions (including securities firms, insurance companies) – Credit facilities | 45,585 | 18,234 |
| Other financial institutions (including securities firms, insurance companies) – Liquidity facilities | 66 | 66 |
| Other legal entity customers | 59,153 | 59,153 |
| **Other contingent funding liabilities** | 1,050,993 | 33,067 |
| Guarantees, Letters of credit and Trade Finance | 974,148 | 29,224 |
| Revocable credit and liquidity facilities | 76,846 | 3,842 |

(Rs. in Million)

| LCR Disclosure for Quarter ended June 2026 | | | | | |
|---|---|---|---|---|---|
| | | June 2026 Quarter | | Mar 2026 Quarter | |
| | | Total Unweighted Value (Average) | Total Weighted Value (Average) | Total Unweighted Value (Average) | Total Weighted Value (Average) |
| **High Quality Liquid Assets** | | | | | |
| 1 | Total High-Quality Liquid Assets (HQLA) | **2,622,206.59** | **2,613,723.61** | **2,608,181.00** | **2,598,407.30** |
| **Cash Outflows** | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | **8,218,139.41** | **811,429.23** | **7,868,666.10** | **706,064.80** |
| (i) | Stable deposits | **1,659,180.93** | **95,637.66** | **1,616,035.20** | **80,801.80** |
| (ii) | Less stable deposits | **6,558,958.48** | **715,791.57** | **6,252,630.80** | **625,263.10** |
| 3 | Unsecured wholesale funding, of which: | **2,680,779.23** | **1,366,743.88** | **2,815,697.30** | **1,662,134.30** |
| (i) | Operational deposits (all counterparties) | **-** | **-** | **-** | **-** |
| (ii) | Non-operational deposits (all counterparties) | **2,680,779.23** | **1,366,743.88** | **2,815,697.30** | **1,662,134.30** |
| (iii) | Unsecured debt | **-** | **-** | **-** | **-** |
| 4 | Secured wholesale funding | **61,842.91** | **-** | **23,145.70** | **100.90** |
| 5 | Additional requirements, of which | **2,061,063.76** | **259,048.32** | **2,449,879.80** | **276,482.00** |
| (i) | Outflows related to derivative exposures and other collateral requirements | **1,169.83** | **1,169.83** | **1,702.30** | **1,702.30** |
| (ii) | Outflows related to loss of funding on debt products | **-** | **-** | **-** | **-** |
| (iii) | Credit and liquidity facilities | **2,059,893.93** | **257,878.49** | **2,448,177.40** | **274,779.60** |
| 6 | Other contractual funding obligations | **200,893.15** | **200,893.15** | **164,305.10** | **164,305.10** |
| 7 | Other contingent funding obligations | **1,050,993.44** | **33,066.72** | **1,025,618.20** | **32,614.50** |
| 8 | **TOTAL CASH OUTFLOWS** | **14,273,711.90** | **2,671,181.30** | **14,347,312.10** | **2,841,701.60** |
| **Cash Inflows** | | | | | |
| 9 | Secured lending (e.g. reverse repos) | **12,001.57** | **-** | **26,087.20** | **-** |
| 10 | Inflows from fully performing exposures | **496,648.73** | **381,350.42** | **579,601.80** | **441,928.30** |

| | | | | | |
|---|---|---|---|---|---|
| 11 | Other cash inflows | 135,134.91 | 135,134.91 | 116,996.40 | 116,996.40 |
| 12 | **TOTAL CASH INFLOWS** | **643,785.22** | **516,485.33** | **722,685.50** | **558,924.70** |
| 13 | **TOTAL HQLA** | | **2,613,723.61** | | **2,598,407.30** |
| 14 | **TOTAL NET CASH OUTFLOWS** | | **2,154,695.97** | | **2,282,776.90** |
| 15 | **LIQUIDITY COVERAGE RATIO (%)** | | **121.30%** | | **113.83%** |

## NET STABLE FUNDING RATIO (NSFR): 30th June 2026

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience of bank's liquidity risk profiles and to incentivize a more resilient banking sector over a longer time horizon. The NSFR will require banks to maintain a stable funding profile in the form of Capital & liabilities in relation to the composition of their assets and off-balance sheet activities.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation is effective from 1st October, 2021. NSFR is applicable to Bank's domestic operations as well as overseas operations and computed at standalone and consolidated level.

Available Stable Funding (ASF) is defined as the portion of capital and liabilities expected to be reliable which is determined by various factor weights according to the nature and maturity of liabilities with liabilities having maturity of 1 year or more receiving 100% weight.

Required Stable Funding (RSF) is defined as the portion of on balance sheet and off-balance sheet exposures which requires to be funded on an ongoing basis. The amount of such stable funding required is a function of the liquidity characteristics and residual maturities of the various assets held.

### Brief about NSFR of the Bank

The entities covered are Union Bank of India and Union Bank of India UK Ltd. The main drivers of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The capital base formed around 13%, retail deposits (including deposits from small sized business customers) formed 70% and wholesale funding formed 15% of the total Available Stable Funding, after applying the relevant weights.

The Required Stable Funding primarily comprised lending to corporates, retail clients and financial institutions which constituted 89% of the total RSF after applying the relevant weights. The stock of High-Quality Liquid Assets which majorly includes cash and reserve balances with the RBI, government debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, the HQLA constituted only 1% of the Required Stable Funding after applying the relevant weights. Other assets and Contingent funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 10% of the Required Stable Funding.

Bank has maintained comfortable stable funding buffers with Available Stable Funding at consolidated level of Rs.11,788,889 Crores against Rs.9,929,873 Crores of Required Stable funding, resulting in a consolidated NSFR of 118.72% as on 30th June, 2026.

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | **(in millions)** |
| **NSFR Disclosure Template-Consolidated, June,2026** | | | | | | |
| **Sr. No** | **Details** | **Unweighted value by residual maturity** | | | | **Weighted value** |
| | | **No maturity** | **< 6 months** | **6 months to < 1yr** | **≥ 1yr** | |
| | **ASF Item** | | | | | |
| 1 | Capital: (2+3) | 1,343,466.98 | - | 7,500.00 | 174,080.90 | 1,521,297.88 |
| 2 | *Regulatory capital* | 1,343,466.98 | - | - | 10,750.90 | 1,354,217.88 |
| 3 | *Other capital instruments* | - | - | 7,500.00 | 163,330.00 | 167,080.00 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 3,777,957.84 | 2,485,471.31 | 1,728,802.61 | 1,100,610.33 | 8,278,942.78 |
| 5 | *Stable deposits* | 795,559.70 | 443,773.07 | 642,198.32 | 10,560.94 | 1,798,015.48 |
| 6 | *Less stable deposits* | 2,982,398.14 | 2,041,698.25 | 1,086,604.29 | 1,090,049.39 | 6,480,927.31 |
| 7 | Wholesale funding: (8+9) | 727,115.93 | 1,248,714.36 | 1,758,259.50 | 46,131.43 | 1,782,400.34 |
| 8 | *Operational deposits* | - | - | - | - | - |
| 9 | *Other wholesale funding* | 727,115.93 | 1,248,714.36 | 1,758,259.50 | 46,131.43 | 1,782,400.34 |
| 10 | Other liabilities: (11+12) | 536,395.78 | 282,179.75 | 132,036.93 | 140,229.71 | 206,248.18 |
| 11 | *NSFR derivative liabilities* | - | - | - | - | - |
| 12 | *All other liabilities and equity not included in the above categories* | 536,395.78 | 282,179.75 | 132,036.93 | 140,229.71 | 206,248.18 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 13 | Total ASF (1+4+7+10) | | | | | 11,788,889.19 |
| | **RSF Item** | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 140,093.81 |
| 15 | Deposits held at other financial institutions for operational purposes | 3,945.74 | - | - | - | 1,972.92 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 19,361.90 | 1,709,828.39 | 877,257.51 | 9,059,170.72 | 8,839,484.02 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | - | 3,934.00 | - | - | 393.40 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | - | 484,587.71 | 94,533.15 | 1,969,516.08 | 2,083,254.83 |
| 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: | - | 1,215,977.06 | 654,056.69 | 5,455,367.04 | 5,465,502.30 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | 311,167.73 | 5,160.15 | 778,284.63 | 664,048.95 |
| 21 | Performing residential mortgages, of which: | - | 904.92 | 1,011.76 | 905,088.09 | 589,265.60 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | 904.92 | 1,011.76 | 905,088.09 | 589,265.60 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 19,361.90 | 4,424.70 | 127,655.90 | 729,199.50 | 701,067.89 |
| 24 | Other assets: (sum of rows 25 to 29) | 723,216.70 | 211,294.94 | 3,543.20 | 2,601.10 | 787,405.00 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 25 | Physical traded commodities, including gold | - | | | | - |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | 58,408.50 | - | - | 49,647.23 |
| 27 | NSFR derivative assets | | 7,253.60 | - | - | 7,253.60 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | | 2,914.78 | - | - | 2,914.78 |
| 29 | All other assets not included in the above categories | 723,216.70 | 142,718.06 | 3,543.20 | 2,601.10 | 727,589.40 |
| 30 | Off-balance sheet items | | 3,615,850.65 | 45.80 | - | 160,917.44 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 9,929,873.19 |
| 32 | Net Stable Funding Ratio (%) | | | | | 118.72% |