

NET STABLE FUNDING RATIO

ESAF Small Finance Bank adheres to the RBI directives on Net Stable Funding Ratio (NSFR), liquidity risk monitoring and the NSFR disclosure standards that are applicable. 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.

NSFR is defined as:
$$\frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

As per RBI directives, the minimum NSFR to be maintained by the Bank is 100%. As on 30-September-2025, the Bank has maintained NSFR of 158.04%, which is above the prescribed minimum.

The following table details the NSFR of the Bank as on September 30, 2025.

(All amounts in ₹ Cr)

NSFR As on 30-September-25 (All Values in Rs. Crore)						
(Rs.in Crore)	No / Maturity	Unweighted value by residual maturity			Weighted value	
		< 6 months	6 months to < 1yr	≥ 1yr		
ASF Item						
1	Capital: (2+3)	2,095.74	-	-	364.00	2,459.74
2	Regulatory capital	2,095.74	-	-	364.00	2,459.74
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	5,378.69	3,314.71	5,276.79	6,224.74	18,175.44
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	5,378.69	3,314.71	5,276.79	6,224.74	18,175.44
7	Wholesale funding: (8+9)	666.98	1,083.98	786.24	998.27	668.22
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	666.98	1,083.98	786.24	998.27	668.22
10	Other liabilities: (11+12)	125.44	813.47	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	125.44	813.47	-	-	-
13	Total ASF (1+4+7+10)	8,266.85	5,212.15	6,063.03	7,587.02	21,303.40

RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	891.39	60.00		6,081.26	845.53
15	Deposits held at other financial institutions for operational purposes	70.94	-	-	-	35.47
16	Performing loans and securities: (17+18+19+21+23)	19.46	10,210.54	3,073.30	3,876.33	9,740.35
17	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
18	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	311.40	157.00	-	125.21
19	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	9,899.01	2,916.22	3,356.31	9,260.47
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	-	-
21	<i>Performing residential mortgages, of which:</i>	-	0.14	0.09	520.03	338.13
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	-	-
23	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	19.46	-	-	-	16.54
24	Other assets: (sum of rows 25 to 29)	2,205.53	-	-	640.28	2,845.81
25	<i>Physical traded commodities, including gold</i>					
26	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
27	NSFR derivative assets					
28	<i>NSFR derivative liabilities before deduction of variation margin posted</i>					
29	<i>All other assets not included in the above categories</i>	2,205.53	-	-	640.28	2,845.81
30	Off-balance sheet items	246.05				12.27
31	Total RSF (14+15+16+24+30)	3,433.37	10,270.54	3,073.30	10,597.87	13,479.44
32	Net Stable Funding Ratio (%)					158.04%

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