



**BNP PARIBAS**  
CORPORATE & INVESTMENT BANKING

NSFR Disclosure Template as on 30 Jun 2025						
(Rs. In Crores)		Rs. in Crore				
		Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 months	6 months < to 1 year	=> 1 year	
ASF Item						
1	Capital: (2+3)	17,987	-	-	365	18,352
2	Regulatory Capital	17,966	-	-	-	17,966
3	Other Capital instruments	21	-	-	365	387
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale Funding: (8+9)	-	24,961	287	-	12,624
8	Operational deposits	-	-	-	-	-
9	Other Wholesale Funding	-	24,961	287	-	12,624
10	Other Liabilities: (11+12)	7,036	22,835	-	-	-
11	NSFR Derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	7,036	22,835	-	-	-
13	Total ASF (1+4+7+10)					30,976
RSF Term						
14	Total NSFR High-quality liquid assets(HQLA)					9,063
15	Deposits held at other financial institutions for operational purposes	79	-	-	-	40
16	Performing loans and securities: (17+18+19+21+23)	-	17,573	905	3,801	10,571
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	5,877	388	1,056	2,131
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:	-	11,696	517	2,745	8,440
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securites that are not in default and do not qualify as HQLA, including exchange-traded equities		-	-	-	-
24	Other Assets: (sum of rows 25 to 29)	2,112	-	-	-	2,548
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contribution to default funds of CCPs	819	-	-	-	697
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	232	-	-	-	232
29	All other assets not included in the above categories	1,061	-	-	-	1,620
30	Off Balance sheet items	37,676	-	-	-	1,740
31	Total RSF					23,962
32	Net Stable Funding Ratio(%)					129.27%

NSFR Disclosure Template as on 30 Sep 2025						
(Rs. In Crores)		Rs. in Crore				
		Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 months	6 months < to 1 year	=> 1 year	
ASF Item						
1	Capital: (2+3)	18,030	-	-	654	18,684
2	Regulatory Capital	18,009	-	-	-	18,009
3	Other Capital instruments	21	-	-	654	675
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale Funding: (8+9)	-	24,193	156	-	12,175
8	Operational deposits	-	-	-	-	-
9	Other Wholesale Funding	-	24,193	156	-	12,175
10	Other Liabilities: (11+12)	3,349	24,715	-	-	-
11	NSFR Derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	3,349	24,715	-	-	-
13	Total ASF (1+4+7+10)					30,859
RSF Term						
14	Total NSFR High-quality liquid assets(HQLA)					7,454
15	Deposits held at other financial institutions for operational purposes	83	-	-	-	41
16	Performing loans and securities: (17+18+19+21+23)	-	15,139	766	5,113	9,912
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	7,452	342	1,474	2,763
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:	-	7,688	425	3,639	7,149
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securites that are not in default and do not qualify as HQLA, including exchange-traded equities		-	-	-	-
24	Other Assets: (sum of rows 25 to 29)	2,869	-	-	-	3,437
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contribution to default funds of CCPs	805	-	-	-	685
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	288	-	-	-	288
29	All other assets not included in the above categories	1,776	-	-	-	2,464
30	Off Balance sheet items	39,449	-	-	-	1,829
31	Total RSF					22,673
32	Net Stable Funding Ratio(%)					136.10%

The Bank measures and monitors Net Stable Funding Ratio (NSFR) in line with the extant RBI guidelines. NSFR, which requires banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities, as prescribed by regulatory requirements. It prevent banks from excessively financing long-term assets with short-term liabilities and to reduce the likelihood that disruptions to a bank's regular sources of funding will erode its liquidity position in a way that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability. The NSFR is defined as the amount of Available Stable Funding (ASF) relative to the amount of Required Stable Funding (RSF). This ratio should be equal to at least 100% on an ongoing basis from October 2021. The main drivers for ASF are Capital, Corporate liabilities which are expected to be reliable over the time horizon considered by the NSFR, which extends to one year and deposits from retail customers, small business customers. RSF is a function of the liquidity characteristics and residual maturities of the various assets primarily one year and above.

The Bank measures and monitors NSFR in line with RBI guidelines which requires the ratio to be equal or exceed 100%.

The Assets & Liabilities Committee (ALCO) of the Bank which is chaired by the CEO and attended by Head of ALMT, CRO, CFO, COO and relevant business heads oversees the various liquidity metrics and requirements. As of 30th June 2025 and 30th September 2025, the Bank complies with the minimum NSFR requirement with a level of 129.27% and 136.10% respectively.