

	As of/for the														
	FY 2021			FY 2022			FY 2023			Nine months ended December 31, 2022			Nine months ended December 31, 2023		
	Average Balance ⁽¹⁾	Interest Income ^{(2)/} Interest Expended ⁽³⁾	Average Yield ⁽⁴⁾ / Cost of funds ⁽⁵⁾ (%)	Average Balance ⁽¹⁾	Interest Income ^{(2)/} Interest Expended ⁽³⁾	Average Yield ⁽⁴⁾ / Cost of funds ⁽⁵⁾ (%)	Average Balance ⁽¹⁾	Interest Income ^{(2)/} Interest Expended ⁽³⁾	Average Yield ⁽⁴⁾ / Cost of funds ⁽⁵⁾ (%)	Average Balance ⁽¹⁾	Interest Income ^{(2)/} Interest Expended ^{(3)*}	Average Yield ⁽⁴⁾ / Cost of funds ⁽⁵⁾ (%)*	Average Balance ⁽¹⁾	Interest Income ^{(2)/} Interest Expended ^{(3)*}	Average Yield ⁽⁴⁾ / Cost of funds ⁽⁵⁾ (%)*
Total non-interest bearing liabilities	4,417.3	-	0.0% [#]	5,273.1	-	0.0% [#]	6,264.0	-	0.0% [#]	5,535.7	-	0.0% [#]	6,689.5	-	0.0% [#]
Total Liabilities / Total Interest Expended (D)	104,782.2	8,159.7	7.8%	110,833.2	7,612.0	6.9%	120,746.7	7,991.9	6.6%	117,825.2	5,857.3	6.6%	133,533.1	7,248.1	7.2%
Net Assets / Net Interest Income (E = C – D)	25,201.5	6,109.7	3.2%	29,197.5	7,770.9	4.1%	34,221.7	9,770.9	4.9%	33,512.2	7,138.2	4.8%	39,734.1	9,485.1	5.7%
Net Yield on Interest-earning Assets (F = E/A)	20.7%	-	-	22.0%	-	-	22.8%	-	-	22.9%	-	-	23.6%	-	-

* These financial data have been presented on an annualized basis in the following manner: reported figure multiplied by number of days in a FY divided by number of days in a year. The calculation does not take into account seasonality factors or any other factors which could impact period-on-period variations and may not reflect our actual performance for FY2023 and FY2024. The presentation of annualized financial data has limitations as an analytical tool and should not be considered in isolation or as a substitute for analysis of our operating results. Annualized financial data are not standard measures under the Ind AS and should not be considered in isolation or construed as alternatives to net income/loss, cash flow or any other measure of financial performance or as indicators of our operating performance, liquidity, profitability or cash flows generated by operating, investing or financing activities. Annualized financial data presented herein may not be comparable to similarly titled measures presented by other companies.

[#] Less than 0.1%

(1) Average Balances are defined as the average year or period end balances for the items listed in the table.

(2) Interest Income includes interest on housing and other property loans and spread income from assignment of loans.

(3) Interest Expended includes interests paid on debt securities, borrowings (other than debt securities), deposits, subordinated liabilities, lease liabilities and other finance charges.

(4) Average yield is the ratio of interest earned to average interest-earning assets (except that investments include equity investments) for the relevant year or period.

(5) Cost of funds is the ratio of interest expended during the year or period to the average interest-bearing liabilities for the year or period.

(6) Borrowings (other than debt securities) includes term loans and cash credit facilities. Interest expended on borrowings (other than debt securities) includes interest on others.

(7) Other finance charges include procurement costs and rating fees.

(8) Average balance of other non-interest earning assets is computed as Average Total Assets less total interest earning assets, Property Plant and Equipment, Right Of Use assets and Other Intangible assets.

(9) Interest Expended on Borrowings (Other than debt securities) includes Interest on others.

(10) Average balance of other non-financial liabilities is computed as average total liabilities (excluding equity) less total interest bearing liabilities less Current tax liabilities (net), Provisions and Deferred tax liabilities (net).