

	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Stage 3 Assets	1,350.1	1,836.5	1,625.9	2,402.4	2,308.1
<b>Total gross loan balances</b>	<b>108,047.1</b>	<b>121,321.5</b>	<b>140,375.5</b>	<b>136,014.7</b>	<b>161,263.1</b>
<b>Provisions</b>					
Stage 1 Assets	249.2	354.7	529.4	439.4	539.2
Stage 2 Assets	795.6	817.0	774.8	743.6	776.2
Stage 3 Assets	433.6	546.3*	556.8	739.5	853.3
<b>Total Provisions</b>	<b>1,478.4</b>	<b>1,718.0</b>	<b>1,861.0</b>	<b>1,922.5</b>	<b>2,168.7</b>
<b>Loan balances (net of provisions)</b>					
Stage 1 Assets	99,599.2	112,618.3	132,414.5	127,430.1	152,272.5
Stage 2 Assets	6,053.0	5,695.0	5,030.9	4,999.2	5,367.1
Stage 3 Assets	916.5	1,290.2	1,069.1	1,662.9	1,454.8
<b>Loan balances (net of provisions)</b>	<b>106,568.7</b>	<b>119,603.5</b>	<b>138,514.5</b>	<b>134,092.2</b>	<b>159,094.4</b>

\*See above discussions about the November 12 Circular on page 217. Stage 3 include loan assets not more than 90 days past due (stage 3a assets) and more than 90 days past due (stage 3b assets). The table below sets forth, for the periods indicated, the breakdown for housing and other property loan:

#### As of December 31, 2023

Particulars	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
	(₹ in million)		
Stage 3a – assets not more than 90 days past due	52.2	11.8	40.4
Stage 3b – assets more than 90 days past due	2,255.9	841.5	1,414.4
<b>Total Stage 3 - Credit-impaired assets</b>	<b>2,308.1</b>	<b>853.3</b>	<b>1,454.8</b>

#### As of December 31, 2022

Particulars	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
	(₹ in million)		
Stage 3a – assets not more than 90 days past due	148.9	44.6	104.3
Stage 3b – assets more than 90 days past due	2,253.5	694.9	1,558.5
<b>Total Stage 3 - Credit-impaired assets</b>	<b>2,402.4</b>	<b>739.5</b>	<b>1,662.9</b>

#### As of March 31, 2023

Particulars	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
	(₹ in million)		
Stage 3a – assets not more than 90 days past due	58.9	14.2	44.7
Stage 3b – assets more than 90 days past due	1,567.0	542.6	1,024.4
<b>Total Stage 3 - Credit-impaired assets</b>	<b>1,625.9</b>	<b>556.8</b>	<b>1,069.1</b>

#### As of March 31, 2022

Particulars	Gross Carrying Amount	Expected Credit Loss	Net Carrying Amount
	(₹ in million)		
Stage 3a – assets not more than 90 days past due	338.9	53.2	285.7
Stage 3b – assets more than 90 days past due	1,486.6	482.1	1,004.5
<b>Total Stage 3 - Credit-impaired assets</b>	<b>1,825.5</b>	<b>535.3</b>	<b>1,290.2</b>

Note: Stage 3b – assets more than 90 days past due as of December 31, 2023, December 31, 2022, March 31, 2023 and March 31, 2022, is comparable with Stage 3 assets as of March 31, 2021.

### Housing and Other Property Loans by Stage

(₹ in million)

	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
<b>Gross loan balances</b>					
Stage 1 Assets	99,829.6	112,973.0	132,943.9	127,869.5	152,811.7
Stage 2 Assets	6,848.6	6,512.0	5,805.7	5,742.8	6,143.3
Stage 3 Assets	1,350.1	1,825.5*	1,625.9	2,402.4	2,308.1
<b>Total gross loan balances</b>	<b>108,028.3</b>	<b>121,310.5</b>	<b>140,375.5</b>	<b>136,014.7</b>	<b>161,263.1</b>
<b>Provisions</b>					
Stage 1 Assets	244.2	354.7	529.4	439.4	539.2
Stage 2 Assets	795.6	817.0	774.8	743.6	776.2
Stage 3 Assets	433.6	535.3*	556.8	739.5	853.3
<b>Total Provisions</b>	<b>1,473.4</b>	<b>1,707.0</b>	<b>1,861.0</b>	<b>1,922.5</b>	<b>2,168.7</b>
<b>Loan balances (net of provisions)</b>					
Stage 1 Assets	99,585.4	112,618.3	132,414.5	127,430.1	152,272.5
Stage 2 Assets	6,053.0	5,695.0	5,030.9	4,999.2	5,367.1
Stage 3 Assets	916.5	1,290.2	1,069.1	1,662.9	1,454.8