

## AVERAGE BALANCE SHEET AND NET INTEREST MARGIN

The tables below present the average balances for our interest-earning assets and interest-bearing liabilities together with the related interest income and expense amounts, resulting in the presentation of the average yields and cost for each period. Average interest-earning assets, yields, average non-interest earning assets, average interest-bearing liabilities, average non-interest bearing liabilities and cost of funds are non-GAAP measures.

(₹ in million, except percentages)

	As of/for the														
	FY 2021			FY 2022			FY 2023			Nine months ended December 31, 2022			Nine months ended December 31, 2023		
	Average Balance <sup>(1)</sup>	Interest Income <sup>(2)/</sup> Interest Expended <sup>(3)</sup>	Average Yield <sup>(4)</sup> / Cost of funds <sup>(5)</sup> (%)	Average Balance <sup>(1)</sup>	Interest Income <sup>(2)/</sup> Interest Expended <sup>(3)</sup>	Average Yield <sup>(4)</sup> / Cost of funds <sup>(5)</sup> (%)	Average Balance <sup>(1)</sup>	Interest Income <sup>(2)/</sup> Interest Expended <sup>(3)</sup>	Average Yield <sup>(4)</sup> / Cost of funds <sup>(5)</sup> (%)	Average Balance <sup>(1)</sup>	Interest Income <sup>(2)/</sup> Interest Expended <sup>(3)*</sup>	Average Yield <sup>(4)</sup> / Cost of funds <sup>(5)</sup> (%)*	Average Balance <sup>(1)</sup>	Interest Income <sup>(2)/</sup> Interest Expended <sup>(3)*</sup>	Average Yield <sup>(4)</sup> / Cost of funds <sup>(5)</sup> (%)*
<b>Interest-earning assets</b>															
Housing and other property loans	97,611.4	13,033.6	13.4%	112,868.0	14,634.3	13.0%	129,059.0	16,748.5	13.0%	126,847.8	12,335.5	13.0%	148,804.5	15,794.0	14.2%
Balances with banks in deposit	24,024.0	1,212.1	5.0%	18,690.0	689.0	3.7%	17,626.5	739.7	4.2%	16,539.7	462.0	3.7%	15,205.5	699.0	6.1%
Investment in bonds and debentures	239.4	23.5	9.8%	1,101.4	59.6	5.4%	3,272.6	274.6	8.4%	3,063.1	198.0	8.6%	4,625.6	240.2	6.9%
Other assets	-	0.2	N/A	-	-	N/A	-	-	N/A	-	-	NA	-	-	NA
<b>Total interest-earning assets (A)</b>	<b>121,874.8</b>	<b>14,269.4</b>	<b>11.7%</b>	<b>132,659.4</b>	<b>15,382.9</b>	<b>11.6%</b>	<b>149,958.1</b>	<b>17,762.8</b>	<b>11.8%</b>	<b>146,450.6</b>	<b>12,995.5</b>	<b>11.8%</b>	<b>168,635.6</b>	<b>16,733.2</b>	<b>13.2%</b>
<b>Non-interest earning assets</b>															
Property, plant and equipment, Right to use assets and Other intangible assets	487.0	-	0.0% <sup>#</sup>	541.0	-	0.0% <sup>#</sup>	592.0	-	0.0% <sup>#</sup>	582.1	-	0.0% <sup>#</sup>	704.1	-	0.0% <sup>#</sup>
Other non-interest earning assets <sup>(8)</sup>	7,621.9	-	0.0% <sup>#</sup>	6,830.3	-	0.0% <sup>#</sup>	4,418.3	-	0.0% <sup>#</sup>	4,304.7	-	0.0% <sup>#</sup>	3,927.5	-	0.0% <sup>#</sup>
<b>Total non-interest</b>	<b>8,108.9</b>	<b>-</b>	<b>0.0%<sup>#</sup></b>	<b>7,371.3</b>	<b>-</b>	<b>0.0%<sup>#</sup></b>	<b>5,010.3</b>	<b>-</b>	<b>0.0%<sup>#</sup></b>	<b>4,886.8</b>	<b>-</b>	<b>0.0%<sup>#</sup></b>	<b>4,631.6</b>	<b>-</b>	<b>0.0%<sup>#</sup></b>