

## Net Stable Funding Ratio: December 31, 2022

Net Stable Funding Ratio (NSFR) is a new funding requirement and aims to ensure a stable funding of the balance sheet. The purpose of NSFR is to ensure that the banks have sufficiently stable funding available. The aim of NSFR requirements is to restrict maturity mismatches between assets and liabilities and limit the reliance on unstable short-term funding to finance potentially illiquid long-term assets. The NSFR reduces long-term refinancing risk and assesses resilience over longer-term time horizon (over 1 year) of the Bank by measuring the extent of stable sources of funds with the Bank to fund its long term assets. The NSFR shows a bank's ability to manage structural liquidity risk over a one-year horizon. It ensures that a bank's long-term illiquid assets are funded with a minimum amount of stable long-term funding.

Net Stable Funding Ratio (NSFR) is defined as 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, which extends to one year.
- Required stable funding (RSF) is defined as the assets and off balance sheet exposure requiring long term funding. The amount of funding is a function of the liquidity characteristics and residual maturities of the various assets.

NSFR is implemented effective from October 1, 2021 and the minimum regulatory requirement is 100%. An NSFR of above 100% means that the long-term illiquid assets are adequately funded with stable funding.

The NSFR at 120.47% as on December 31, 2022 is above the minimum regulatory NSFR requirement.

(Amt. in INR Crores)

NSFR Disclosure Template as on December 31, 2022 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	96,053	0	0	11,756	1,07,810
2	Regulatory capital	85,292	0	0	1,071	86,364
3	Other capital instruments	10,761	0	0	10,685	21,446
4	Retail deposits and deposits from small business customers: (5+6)	1,27,699	42,927	41,515	5,592	1,98,460
5	Stable deposits	28,033	6,674	4,706	3,590	41,205
6	Less stable deposits	99,665	36,252	36,808	2,002	1,57,255
7	Wholesale funding: (8+9)	33,646	36,296	20,599	4,588	52,965
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	33,646	36,296	20,599	4,588	52,965

NSFR Disclosure Template as on December 31, 2022 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
10	Other liabilities: (11+12)	24,755	47,890	16,975	14,541	25,964
11	NSFR derivative liabilities		3	0	0	
12	All other liabilities and equity not included in the above categories	24,755	47,887	16,975	14,541	25,964
13	<b>Total ASF (1+4+7+10)</b>					<b>3,85,198</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					6,121
15	Deposits held at other financial institutions for operational purposes	369	1,910	4	0	1,118
16	Performing loans and securities: (17+18+19+21+23)	2,037	70,125	33,743	2,01,938	2,15,004
17	Performing loans to financial institutions secured by Level 1 HQLA	0	582	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,922	7,005	5,836	18,195	21,519
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:	0	60,232	26,916	1,45,723	1,65,723
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	8,673	2,835	12,333	13,775
21	Performing residential mortgages, of which:	0	788	791	34,464	23,180
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	788	791	34,464	23,180
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	115	1,517	200	3,557	4,582
24	Other assets: (sum of rows 25 to 29)	58,296	33,209	2,381	6,727	89,232
25	Physical traded commodities, including gold	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	504	0	3,554	3,450
27	NSFR derivative assets	0	436	0	0	436



NSFR Disclosure Template as on December 31, 2022 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
28	NSFR derivative liabilities before deduction of variation margin posted	0	167	0	0	167
29	All other assets not included in the above categories	58,296	32,103	2,381	3,172	85,180
30	Off-balance sheet items	0	1,86,037	0	0	8,273
<b>31</b>	<b>Total RSF</b>	<b>60,702</b>	<b>2,91,280</b>	<b>36,128</b>	<b>2,08,665</b>	<b>3,19,748</b>
<b>32</b>	<b>Net Stable Funding Ratio (%)</b>					<b>120.47%</b>

\* Items to be reported in the 'no maturity' time bucket does not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities

(Amt. in INR Crores)

<b>NSFR Disclosure Template as on September 30, 2022 (Consolidated)</b>						
		<b>Unweighted value by residual maturity</b>				<b>Weighted value</b>
		<b>No maturity*</b>	<b>&lt; 6 months</b>	<b>6 months to &lt; 1yr</b>	<b>≥ 1yr</b>	
<b>ASF Item</b>						
1	Capital: (2+3)	92,282	0	0	11,402	1,03,685
2	Regulatory capital	84,610	0	0	1,048	85,658
3	Other capital instruments	7,673	0	0	10,354	18,027
4	Retail deposits and deposits from small business customers: (5+6)	1,27,733	39,734	36,006	3,666	1,88,693
5	Stable deposits	27,421	6,438	4,220	1,981	38,322
6	Less stable deposits	1,00,312	33,296	31,786	1,685	1,50,371
7	Wholesale funding: (8+9)	33,954	31,099	20,622	7,480	52,661
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	33,954	31,099	20,622	7,480	52,661
10	Other liabilities: (11+12)	23,562	42,336	17,321	9,266	20,843
11	NSFR derivative liabilities		7	0	0	
12	All other liabilities and equity not included in the above categories	23,562	42,328	17,321	9,266	20,843
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>3,65,882</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					5,348
15	Deposits held at other financial institutions for operational purposes	456	1,490	6	0	953
16	Performing loans and securities: (17+18+19+21+23)	1,941	76,408	31,956	1,86,895	2,04,434
17	Performing loans to financial institutions secured by Level 1 HQLA	0	1,806	0	0	120
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,807	11,568	4,210	17,468	20,969
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:	0	58,237	26,271	1,35,234	1,56,098
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	6,851	2,681	13,052	13,251
21	Performing residential mortgages, of which:	0	1,388	1,384	31,409	21,791

NSFR Disclosure Template as on September 30, 2022 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	1,388	1,384	31,409	21,791
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	135	3,409	90	2,784	5,456
24	Other assets: (sum of rows 25 to 29)	55,780	30,444	1,977	5,786	83,415
25	Physical traded commodities, including gold	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	851	0	3,261	3,495
27	NSFR derivative assets	0	377	0	0	377
28	NSFR derivative liabilities before deduction of variation margin posted	0	223	0	0	223
29	All other assets not included in the above categories	55,780	28,993	1,977	2,525	79,319
30	Off-balance sheet items	0	1,75,777	0	0	7,878
<b>31</b>	<b>Total RSF</b>	<b>58,177</b>	<b>2,84,120</b>	<b>33,938</b>	<b>1,92,682</b>	<b>3,02,029</b>
<b>32</b>	<b>Net Stable Funding Ratio (%)</b>					<b>121.14%</b>

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(Amt. in INR Crores)

<b>NSFR Disclosure Template as on June 30, 2022 (Consolidated)</b>						
		<b>Unweighted value by residual maturity</b>				<b>Weighted value</b>
		<b>No maturity*</b>	<b>&lt; 6 months</b>	<b>6 months to &lt; 1yr</b>	<b>≥ 1yr</b>	
<b>ASF Item</b>						
1	Capital: (2+3)	89,352	0	0	10,561	99,913
2	Regulatory capital	84,280	0	0	1,083	85,362
3	Other capital instruments	5,072	0	0	9,479	14,551
4	Retail deposits and deposits from small business customers: (5+6)	1,29,697	39,853	31,902	2,361	1,85,396
5	Stable deposits	26,385	5,813	3,439	868	34,818
6	Less stable deposits	1,03,312	34,040	28,463	1,494	1,50,578
7	Wholesale funding: (8+9)	35,215	35,030	17,310	7,344	51,201
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	35,215	35,030	17,310	7,344	51,201
10	Other liabilities: (11+12)	22,138	36,131	11,444	8,778	16,939
11	NSFR derivative liabilities		17	0	0	
12	All other liabilities and equity not included in the above categories	22,138	36,114	11,444	8,778	16,939
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>3,53,449</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					5,345
15	Deposits held at other financial institutions for operational purposes	429	1,850	3	2	1,093
16	Performing loans and securities: (17+18+19+21+23)	1,830	78,595	32,266	1,76,716	1,94,478
17	Performing loans to financial institutions secured by Level 1 HQLA	0	8,061	0	0	297
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,753	10,501	3,746	12,745	16,456
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:	0	57,578	27,370	1,26,716	1,49,643
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	7,144	2,920	13,608	13,880
21	Performing residential mortgages, of which:	0	1,209	1,112	29,468	20,306
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	1,209	1,112	29,468	20,306

NSFR Disclosure Template as on June 30, 2022 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	77	1,247	38	7,787	7,777
24	Other assets: (sum of rows 25 to 29)	51,980	27,124	2,000	5,860	77,700
25	Physical traded commodities, including gold	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	457	0	3,368	3,252
27	NSFR derivative assets	0	236	0	0	236
28	NSFR derivative liabilities before deduction of variation margin posted	0	150	0	0	150
29	All other assets not included in the above categories	51,980	26,281	2,000	2,492	74,062
30	Off-balance sheet items	0	1,69,640	0	0	7,574
<b>31</b>	<b>Total RSF</b>	<b>54,239</b>	<b>2,77,210</b>	<b>34,269</b>	<b>1,82,579</b>	<b>2,86,191</b>
<b>32</b>	<b>Net Stable Funding Ratio (%)</b>					<b>123.50%</b>

\* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities