

Net Stable Funding Ratio (NSFR) at June 30, 2023

The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) in order to ensure resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR is defined as the 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 considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off balance sheet (OBS) exposures. The Bank is required to maintain the NSFR on an ongoing basis on a standalone Bank and on a Group Level. The minimum NSFR requirement set out in the RBI guideline for the Bank effective October 1, 2021 is 100%.



Net Stable Funding Ratio (NSFR)												
		March'2023					June'2023					
ASF		No maturity	< 6 months	6 months to < 1yr	≥1yr	Weighted value	No maturity	< 6 months	6 months to < 1yr	≥1yr	Weighted value	
1	Capital: (2+3)	20091.58	0.00	0.00	0.00	20091.58	20045.25	0.00	0.00	0.00	20045.25	
2	Regulatory capital	20091.58	0.00	0.00	0.00	20091.58	20045.25	0.00	0.00	0.00	20045.25	
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	Retail deposits and deposits from small business customers: (5+6)	34790.25	5096.69	5492.67	19328.70	60463.95	32271.62	5562.50	5969.60	22192.61	61891.50	
5	Stable deposits	5469.36	186.23	216.30	389.19	5967.48	5111.12	189.37	210.46	413.05	5648.45	
6	Less stable deposits	29320.89	4910.47	5276.37	18939.51	54496.46	27160.50	5373.13	5759.15	21779.55	56243.05	
7	Wholesale funding: (8+9)	6158.23	5421.91	22916.69	16451.18	33699.18	5615.69	7498.53	19408.45	11138.42	27399.34	
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	Other wholesale funding	6158.23	5421.91	22916.69	16451.18	33699.60	5615.69	7498.53	19408.45	11138.42	27399.76	
10	Other liabilities: (11+12)	6492.43	3046.51	4521.33	5961.93	0.00	6360.36	4478.70	4369.52	5879.32	0.00	
11	NSFR derivative liabilities		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	6492.43	3046.51	4521.33	5961.93	0.00	6360.36	4478.70	4369.52	5879.32	0.00	
13	Total ASF (1+4+7+10)	67532.48	13565.11	32930.70	41,741.82	114254.99	64292.92	17539.73	29747.58	######	######	
	RSF	No maturity	< 6 months	6 months to < 1yr	≥1yr	Weighted value	No maturity	< 6 months	6 months to < 1yr	≥1yr	Weighted value	
14	Total NSFR high-quality liquid assets (HQLA)					1289.53					1591.82	
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	



16	Performing loans and securities: (17+18+19+21+23)	6684.02	38303.74	19204.32	41171.35	63125.88	4386.46	37016.44	18026.36	41246.37	61475.24
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	20.86	0.00	0.00	2.09
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performingloans to financial institutions	0.00	352.35	0.00	0	52.85	0.00	1681.36	0.00	0	252.20
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banksand PSEs, of which:	5606.41	37290.92	18717.27	18579.65	45800.40	2732.15	34470.46	17198.93	17072.47	41887.73
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit	0.00	2440.04	121106	1205.14	2500 55	0.00	21.66.64	1550.00	15 (0.05	2202 75
21	risk Performing residential mortgages,of which:	0.00	2418.81 406.47	1214.06 384.01	1205.14 22543.77	2599.77 16226.29	0.00	3166.64 443.22	1579.98 389.05	1568.37 23749.66	3392.75 17287.19
22	With a risk weight of less than orequal to 35% under the Basel II Standardised Approach for credit risk	0.00	300.31	283.72	16655.78	11118.27	0.00	309.44	271.61	16580.79	11068.04
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1077.61	254.00	103.04	47.93	1046.33	1654.31	400.54	438.38	424.23	2046.04
24	Other assets: (sum of rows 25 to 29)	2085.22	6326.43	3201.33	7305.11	18847.26	1395.21	4008.89	1952.26	5109.14	12378.58



25	Physical traded commodities,including gold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Assets posted as initial margin										
	forderivative contracts and										
20	contributions to default funds of										
	CCPs				378.78	321.96				579.40	492.49
27	NSFR derivative assets	14.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	NSFR derivative liabilities										
28	beforededuction of variation margin										
	posted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	All other assets not included in										
29	theabove categories	2071.22	6326.43	3201.33	6926.33	18525.30	1395.21	4008.89	1952.26	4529.74	11886.09
30	Off-balance sheet items	5726.77				266.74	8496.32				397.61
31	Total RSF (14+15+16+24+30)	14496.01	44630.17	22405.65	48476.46	83529.41	14277.99	41025.32	19978.62	46355.51	75843.25
32	Net Stable Funding Ratio (%)					136.78%					144.16%