



Net Stable Funding Ratio: June 30, 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 123.50% as on June 30, 2022 is above the minimum regulatory NSFR requirement.

(Amt. in INR Crores)

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	
ASF Item						
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	

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	
12	All other liabilities and equity not included in the above categories	22,138	36,114	11,444	8,778	16,939
13	Total ASF (1+4+7+10)					3,53,449
RSF Item						
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
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



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		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
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
31	Total RSF	54,239	2,77,210	34,269	1,82,579	2,86,191
32	Net Stable Funding Ratio (%)					123.50%

* 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