

### Net Stable Funding Ratio: June 30, 2024

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 (Consolidated) at 118.10% as on June 30, 2024 is above the minimum regulatory NSFR requirement.

(Amt. In INR Crores)

NSFR Disclosure Template as on June 30, 2024 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>						
1	Capital: (2+3)	1,25,526	0	0	17,295	1,42,281
2	Regulatory capital	1,23,807	0	0	740	1,24,548
3	Other capital instruments	1,719	0	0	16,555	18,273
4	Retail deposits and deposits from small business customers: (5+6)	1,22,756	77,763	56,410	6,526	2,39,492
5	Stable deposits	29,773	8,200	4,112	2,787	42,768
6	Less stable deposits	92,984	69,563	52,297	3,739	1,96,725
7	Wholesale funding: (8+9)	39,284	50,770	27,435	6,689	65,434
8	Operational deposits	6	0	0	0	3
9	Other wholesale funding	39,278	50,770	27,435	6,689	65,431
10	Other liabilities: (11+12)	35,731	73,157	34,825	23,386	41,210
11	NSFR derivative liabilities		3	0	0	
12	All other liabilities and equity not included in the above categories	35,731	73,154	34,825	23,386	41,210
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>4,88,957</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					7,105

NSFR Disclosure Template as on June 30, 2024 (Consolidated)						
15	Deposits held at other financial institutions for operational purposes	779	3,639	199	1	2,285
16	Performing loans and securities: (17+18+19+21+23)	3,222	1,17,407	43,801	2,52,015	2,82,576
17	Performing loans to financial institutions secured by Level 1 HQLA	0	3,000	0	0	300
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	604	31,111	4,860	14,525	21,010
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	77,329	36,980	2,03,904	2,30,451
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	11,795	2,535	12,487	15,297
21	Performing residential mortgages, of which:	0	865	885	30,368	20,602
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	865	885	30,368	20,602
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	2,618	5,102	1,076	3,218	10,212
24	Other assets: (sum of rows 25 to 29)	73,669	45,265	1,386	7,282	1,11,855
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	793	0	4,405	4,418
27	NSFR derivative assets	0	23	0	0	23
28	NSFR derivative liabilities before deduction of variation margin posted	0	49	0	0	49
29	All other assets not included in the above categories	73,669	44,401	1,386	2,877	1,07,365
30	Off-balance sheet items	1,313	2,24,083	0	647	10,208
31	<b>Total RSF</b>	<b>79,013</b>	<b>3,90,395</b>	<b>45,387</b>	<b>2,59,946</b>	<b>4,14,030</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>118.10%</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