

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%.

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 performing loans 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 banks and 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 risk	0.00	2418.81	1214.06	1205.14	2599.77	0.00	3166.64	1579.98	1568.37	3392.75
21	Performing residential mortgages, of which:	0.00	406.47	384.01	22543.77	16226.29	0.00	443.22	389.05	23749.66	17287.19
22	With a risk weight of less than or equal 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
26	Assets posted as initial margin for derivative contracts and 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
28	NSFR derivative liabilities before deduction 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 the above 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%