

### **Net Stable Funding Ratio (NSFR) at June 30, 2022**

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%.

NSFR Disclosure Template						
( Rs.in Crore)						
ASF		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital: (2+3)	18237.57	0.00	0.00	0.00	18237.57
2	Regulatory capital	18237.57	0.00	0.00	0.00	18237.57
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	29733.30	5670.07	4047.19	13407.95	49138.91
5	Stable deposits	4202.71	157.14	149.25	233.04	4516.69
6	Less stable deposits	25530.59	5512.93	3897.95	13174.91	44622.22
7	Wholesale funding: (8+9)	12778.14	6721.67	13885.41	2080.81	18773.42
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	12778.14	6721.67	13885.41	2080.81	18773.42
10	Other liabilities: (11+12)		11152.45	3158.29	20363.36	10233.47
11	NSFR derivative liabilities	0.00	0.00	0.00	0.00	0.00
12	All other liabilities and equity not included in the above categories	0.00	11152.45	3158.29	20363.36	10233.47
13	Total ASF (1+4+7+10)	60749.01	23544.19	21090.90	35,852.12	<b>96383.38</b>
RSF		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
14	Total NSFR high-quality liquid assets (HQLA)					1109
15	Deposits held at other financial institutions for operational purposes	1389.68	0.00	0.00	0.00	694.84
16	Performing loans and securities: (17+18+19+21+23)	2390.18	29921.80	20380.61	42512.19	62851.63
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	209.99	0.00	0.00	21.00

18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	924.39	2954.92	0	1616.12
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:	2033.37	28158.33	16897.56	21835.08	45863.04
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	1003.53	634.86	820.55	1352.55
21	Performing residential mortgages, of which:	0.00	629.10	528.12	20501.01	14898.49
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	476.56	400.06	15529.89	10532.74
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	356.82			176.10	452.98
24	Other assets: (sum of rows 25 to 29)	3614.98	7863.26	1957.09	5311.82	12532.44
25	Physical traded commodities, including gold	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	0.00	0.00	0.00	400.14	340.12
27	NSFR derivative assets	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

29	All other assets not included in the above categories	3614.98	7863.26	1957.09	4,911.68	12192.32
30	Off-balance sheet items	3441.28	0.00	0.00	0.00	172.06
31	Total RSF (14+15+16+24+30)	36793.78	37785.06	22337.70	47824.01	<b>77360.02</b>
32	Net Stable Funding Ratio (%)					<b>124.59%</b>