

Net Stable Funding Ratio (NSFR) as on September 30, 2024

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 basis. The minimum NSFR requirement set out in the RBI guideline for the Bank effective October 1, 2021 is 100%.

The following table sets out the unweighted and weighted value of the NSFR components of Bandhan Bank as on June 30, 2024 and September 30, 2024 (i.e. quarter-end observation).

Amount in Rs Crores

	Net Stable Funding Ratio (NSFR)													
	June '2024							September '2024						
			Unweight	ted Values		Weighted		Weighted						
	ASF	No	< 6	6 months	≥1yr	value	No	< 6	6 months	≥1yr	value			
		maturity	months	to < 1yr			maturity	months	to < 1yr					
1	Capital: (2+3)	21947.23	0.00	0.00	0.00	21947.23	21364.97	0.00	0.00	0.00	21364.97			
2	Regulatory capital	21947.23	0.00	0.00	0.00	21947.23	21364.97	0.00	0.00	0.00	21364.97			
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)	33381.31	16841.37	16525.46	8511.48	68276.28	34461.82	16818.24	18179.09	10206.80	72287.52			
5	Stable deposits	8308.59	1436.23	1107.81	0.00	10310.00	7619.57	1166.95	1314.81	1220.75	10778.03			
6	Less stable deposits	25072.72	15405.14	15417.65	8511.48	57966.28	26842.25	15651.29	16864.29	8986.05	61509.49			
7	Wholesale funding: (8+9)	10034.67	10681.75	22164.86	3164.08	24604.72	10978.53	14388.78	5782.92	2483.35	17926.51			
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			



	Net Stable Funding Ratio (NSFR)													
				June '2024			September '2024							
			Unweight	ted Values		Weighted		Unweight	ed Values		Weighted			
	ASF	No	< 6	6 months	≥1yr	value	No	< 6	6 months	≥1yr	value			
		maturity	months	to < 1yr			maturity	months	to < 1yr					
9	Other wholesale funding	10034.67	10681.75	22164.86	3164.08	24604.72	10978.53	14388.78	5782.92	2483.35	17926.51			
10	Other liabilities: (11+12)	9113.87	10037.54	8161.67	2728.57	0.00	1572.02	30479.86	10693.96	2357.39	6682.08			
11	NSFR derivative		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	liabilities		0.00	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	9113.87	10037.54	8161.67	2728.57	0.00	1572.02	30479.86	10693.96	2357.39	6682.08			
	the above categories													
13	Total ASF (1+4+7+10)	74477.07	275(0.66	469E1 00	14 404 12	114000 00	68377.34	61686.88	34655.97	15047.55	118261.08			
		74477.07	37560.66	46851.99	14,404.12	114828.23	003/7.34	01000.00	34033.97	13047.33				

	Net Stable Funding Ratio (NSFR)													
				September '2024										
RSF		Unweighted Values				Weighted value			Weighted value					
		No maturity	< 6 months	6 months to < 1yr	≥1yr		No maturity	< 6 months	6 months to < 1yr	≥1yr				
14	Total NSFR high-quality liquid assets (HQLA)					1576.65					1190.83			
15	Deposits held at other financial institutions for operational purposes	780.63	0.00	0.00	0.00	390.31	471.78	0.00	0.00	0.00	235.89			
16	Performing loans and securities: (17+18+19+21+23)	4968.11	32286.81	24968.36	65635.15	80220.41	290.80	37068.64	23601.55	65641.43	82743.75			
17	Performing loans to financial institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			



				Net Stal	ole Funding	g Ratio (NSFR)				
	RSF	Unweighted Values				Weighted value		Weighted value			
	KSF	No maturity	< 6 months	6 months to < 1yr	≥1yr		No maturity	< 6 months	6 months to < 1yr	≥1yr	
	secured by Level 1 HQLA										
18		0.00	2361.45	2568.15	0.00	1638.29	1.99	3439.31	2556.21	10416.74	12212.74
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:	4968.11	29411.46	21872.51	35062.79	56167.42	180.29	33107.90	20654.65	36212.87	57532.78
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	1122.69	774.55	1110.87	1670.69	0.00	117.11	124.56	743.95	604.39
21	Performing residential mortgages, of which:	0.00	513.89	527.71	29687.45	21662.51	0.00	498.19	365.66	18560.51	12496.25
22	With a risk weight of less than or equal to 35% under the Basel II	0.00	354.22	363.74	20463.11	13660.00	0.00	352.38	365.66	18583.61	12434.90



				Net Stal	ole Funding	g Ratio (NSFR)				
			, ,								
	RSF	Unweighted Values				Weighted value			Weighted value		
	KSF	No maturity	<pre></pre>			No maturity	< 6 months	6 months to < 1yr	≥1yr		
	Standardised Approach for credit risk										
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	884.91	752.18	108.52	23.24	25.04	451.31	501.98
24	Other assets: (sum of rows 25 to 29)	986.21	2642.22	1944.87	5152.93	10629.47	5042.29	2415.14	381.96	5053.04	12329.71
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				644.97	548.23	0.00	33.78	40.22	581.85	568.57
27	NSFR derivative assets	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.00	0.24
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	986.21	2642.22	1944.87	4507.96	10081.24	5042.05	2381.36	341.74	4471.20	11760.90
30	Off-balance sheet items	8545.48				383.55	0.00	7760.34	0.00	0.00	346.32
31	Total RSF (14+15+16+24+30)	15280.42	34929.03	26913.23	70788.08	93200.39	11599.90	81250.18	23983.51	70694.47	96846.50



Net Stable Funding Ratio (NSFR)												
				June '2024			September '2024					
	RSF	1	Unweighte	d Values		Weighted	Unweighted Values				Weighted	
						value					value	
	KSF	No	< 6	6	≥1yr		No	< 6	6	≥1yr		
		maturity	months	months			maturity	months	months			
				to < 1yr					to < 1yr			
32	Net Stable Funding Ratio					123.21%					122.10%	
	(%)					123.2170					122.10 /0	

The Bank maintained Available Stable Funding (ASF) of Rs 118261.08 crores as against the Required Stable Funding (RSF) of Rs 96846.50 crores.

The Available Stable Funding (ASF) is primarily driven by driven by the total regulatory capital, deposits from retail customers, small business customers and non-financial corporate customers. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of one year or more, including performing residential mortgages.

The NSFR maintained by the bank is well above the regulatory stipulation of 100%. This indicates that the Banks assets are funded through stable liabilities and the Bank has the ability to withstand any stress in up to 1-year horizon.