

Net Stable Funding Ratio (NSFR)											
RSF		June '2024					September '2024				
		Unweighted Values				Weighted value	Unweighted Values				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	secured by Level 1 HQLA										
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	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

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	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

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32	Net Stable Funding Ratio (%)					123.21%					122.10%

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.