

Net Stable Funding Ratio (NSFR)											
		As on December 31, 2022					As on March 31, 2023				
(Rs. in crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	ASF Item										
1	Capital: (2+3)	4,216.76	150.00	-	-	4,216.76	4,653.28	-	-	300.00	4,953.28
2	Regulatory capital	3,886.72	-	-	-	3,886.72	4,653.28	-	-	300.00	4,953.28
3	Other capital instruments	330.04	150.00	-	-	330.04	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	9,878.49	3,391.19	3,017.67	9,406.19	24,313.01	9,664.74	2,946.16	3,176.31	10,981.62	25,438.60
5	Stable deposits	3,382.04	821.84	760.24	2,583.53	7,299.45	3,450.01	697.35	822.58	2,987.45	7,708.89
6	Less stable deposits	6,496.45	2,569.35	2,257.43	6,822.66	17,013.56	6,214.73	2,248.81	2,353.73	7,994.17	17,729.71
7	Wholesale funding: (8+9)	941.66	6,910.84	5,367.87	4,267.24	8,955.16	1,140.92	6,304.00	5,791.06	5,052.24	9,894.51
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	941.66	6,910.84	5,367.87	4,267.24	8,955.16	1,140.92	6,304.00	5,791.06	5,052.24	9,894.51
10	Other liabilities: (11+12)	541.40	1,390.58	2,692.99	193.14	120.46	239.39	1,642.79	3,668.36	244.23	172.51
11	NSFR derivative liabilities	-	-	-	1.32	-	-	-	-	0.68	-
12	All other liabilities and equity not included in the above categories	541.40	1,390.58	2,691.67	193.14	120.46	239.39	1,642.79	3,667.68	244.23	172.51
13	<b>Total ASF (1+4+7+10)</b>					<b>37,605.39</b>					<b>40,458.90</b>
	<b>RSF Item</b>										
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	449.88	-	-	-	-	488.26
15	Deposits held at other financial institutions for operational purposes	55.19	-	-	-	27.59	62.63	-	-	-	31.32
16	Performing loans and securities: (17+18+19+21+23)	-	2,676.21	2,603.26	28,279.02	25,129.63	-	2,233.31	3,573.90	29,922.58	26,803.87
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	884.48	180.27	734.41	957.21	-	518.10	191.01	769.10	942.32
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:	-	1,791.73	2,422.99	20,843.66	19,681.83	-	1,715.21	3,382.89	21,300.10	20,532.07
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	713.21	463.58	-	-	-	610.36	396.74
21	Performing residential mortgages, of which:	-	-	-	6,026.06	3,916.94	-	-	-	6,729.46	4,374.15
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	6,026.06	3,916.94	-	-	-	6,729.46	4,374.15
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	674.89	573.65	-	-	-	1,123.92	955.33
24	Other assets: (sum of rows 25 to 29)	-	135.96	2,638.94	4,719.73	4,886.27	-	237.72	3,481.63	4,621.02	4,741.68
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	135.55	-	115.21	-	-	135.38	-	115.07
27	NSFR derivative assets	-	-	0.00	-	-	-	-	0.00	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	0.41	-	0.41	-	-	0.50	-	0.50
29	All other assets not included in the above categories	-	-	2,638.94	4,719.73	4,770.65	-	101.84	3,481.63	4,621.02	4,626.11
30	Off-balance sheet items	-	-	-	5,345.18	239.13	-	-	-	5,856.90	264.23
31	<b>Total RSF (14+15+16+24+30)</b>					<b>30,732.50</b>					<b>32,329.36</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>122.36%</b>					<b>125.15%</b>

Net Stable Funding Ratio (NSFR)											
		As on June 30, 2022					As on September 30, 2022				
(Rs. in crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	<b>ASF Item</b>										
1	Capital: (2+3)	4,156.12	300.00	150.00	-	4,156.12	4,167.96	450.00	-	-	4,167.96
2	Regulatory capital	3,850.59	-	-	-	3,850.59	3,851.32	-	-	-	3,851.32
3	Other capital instruments	305.53	300.00	150.00	-	305.53	316.64	450.00	-	-	316.64
4	Retail deposits and deposits from small business customers: (5+6)	8,821.74	4,580.56	3,054.76	7,228.62	22,294.64	9,704.42	3,928.47	2,778.71	7,856.98	22,877.95
5	Stable deposits	3,100.66	1,200.72	791.71	2,068.25	6,906.69	3,304.01	1,012.01	694.79	2,239.57	6,999.84
6	Less stable deposits	5,721.08	3,379.84	2,263.05	5,160.37	15,387.95	6,400.41	2,916.45	2,083.92	5,617.41	15,878.11
7	Wholesale funding: (8+9)	1,067.45	5,152.26	5,163.90	3,561.17	7,871.34	1,048.69	6,617.14	4,697.00	3,393.57	7,888.23
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	1,067.45	5,152.26	5,163.90	3,561.17	7,871.34	1,048.69	6,617.14	4,697.00	3,393.57	7,888.23
10	Other liabilities: (11+12)	332.70	1,240.11	4,269.15	172.32	96.82	402.67	1,370.21	4,895.58	182.82	107.36
11	NSFR derivative liabilities	-	-	-	4.37	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	332.70	1,240.11	4,264.78	172.32	96.82	402.67	1,370.21	4,895.58	182.82	107.36
13	<b>Total ASF (1+4+7+10)</b>					<b>34,418.92</b>					<b>35,041.50</b>
	<b>RSF Item</b>										
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	410.55	-	-	-	-	444.37
15	Deposits held at other financial institutions for operational purposes	53.38	-	-	-	26.69	42.06	-	-	-	21.03
16	Performing loans and securities: (17+18+19+21+23)	-	2,093.49	2,080.19	25,301.10	22,337.89	-	1,984.55	1,876.23	27,000.84	23,662.92
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	581.92	97.24	909.88	1,045.79	-	253.66	232.57	896.07	1,050.41
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:	-	1,511.57	1,982.95	18,972.16	17,683.92	-	1,730.89	1,643.66	20,125.07	18,637.06
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	948.38	616.45	-	-	-	782.62	508.71
21	Performing residential mortgages, of which:	-	-	-	4,990.10	3,243.56	-	-	-	5,536.45	3,598.69
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	4,990.10	3,243.56	-	-	-	5,536.45	3,598.69
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	428.96	364.62	-	-	-	443.25	376.76
24	Other assets: (sum of rows 25 to 29)	-	380.62	4,079.17	4,880.35	5,008.00	-	137.11	4,803.50	4,731.90	4,899.57
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	134.86	-	114.63	-	-	135.70	-	115.35
27	NSFR derivative assets	-	-	0.00	-	-	-	-	0.56	-	0.56
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	0.77	-	0.77	-	-	0.84	-	0.84
29	All other assets not included in the above categories	-	244.99	4,079.17	4,880.35	4,892.60	-	-	4,803.50	4,731.90	4,782.82
30	Off-balance sheet items	-	-	-	6,519.86	298.33	-	-	-	5,621.08	253.46
31	<b>Total RSF (14+15+16+24+30)</b>					<b>28,081.45</b>					<b>29,281.35</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>122.57%</b>					<b>119.67%</b>