

Basel III Disclosure Net Stable Funding Ratio

Net Stable Funding Ratio (NSFR) as on September 30, 2022

(Rs. in crore)

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr		
	ASF Item					
1	Capital: (2+3)	4,167.96	450.00	-	-	4,167.96
2	Regulatory capital	3,851.32	-	-	-	3,851.32
3	Other capital instruments	316.64	450.00	-	-	316.64
4	Retail deposits and deposits from small business customers: (5+6)	9,704.42	3,928.47	2,778.71	7,856.98	22,877.95
5	Stable deposits	3,304.01	1,012.01	694.79	2,239.57	6,999.84
6	Less stable deposits	6,400.41	2,916.45	2,083.92	5,617.41	15,878.11
7	Wholesale funding: (8+9)	1,048.69	6,617.14	4,697.00	3,393.57	7,888.23
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,048.69	6,617.14	4,697.00	3,393.57	7,888.23
10	Other liabilities: (11+12)	402.67	1,370.21	4,895.58	182.82	107.36
11	NSFR derivative liabilities			0.00		
12	All other liabilities and equity not included in the above categories	402.67	1,370.21	4,895.58	182.82	107.36
13	Total ASF (1+4+7+10)					35,041.50
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					444.37
15	Deposits held at other financial institutions for operational purposes	42.06	-	-	-	21.03
16	Performing loans and securities: (17+18+19+21+23)	-	1,984.55	1,876.23	27,000.84	23,662.92

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr		
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	-	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:	-	1,730.89	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>	-	-	-	782.62	508.71
21	Performing residential mortgages, of which:	-	-	-	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>	-	-	-	5,536.45	3,598.69
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	443.25	376.76
24	Other assets: (sum of rows 25 to 29)	-	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	-		135.70		115.35
27	NSFR derivative assets	-		0.56		0.56

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr		
28	NSFR derivative liabilities before deduction of variation margin posted	-		0.84		0.84
29	All other assets not included in the above categories	-	-	4,803.50	4,731.90	4,782.82
30	Off-balance sheet items	-	-	-	5,621.08	253.46
31	Total RSF (14+15+16+24+30)					29,281.35
32	Net Stable Funding Ratio (%)					119.67%

Net Stable Funding Ratio (NSFR) as on June 30, 2022
(Rs. in crore)

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	ASF Item					
1	Capital: (2+3)	4,156.12	300.00	150.00	-	4,156.12
2	Regulatory capital	3,850.59	-	-	-	3,850.59
3	Other capital instruments	305.53	300.00	150.00	-	305.53
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
5	Stable deposits	3,100.66	1,200.72	791.71	2,068.25	6,906.69
6	Less stable deposits	5,721.08	3,379.84	2,263.05	5,160.37	15,387.95
7	Wholesale funding: (8+9)	1,067.45	5,152.26	5,163.90	3,561.17	7,871.34
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,067.45	5,152.26	5,163.90	3,561.17	7,871.34
10	Other liabilities: (11+12)	332.70	1,240.11	4,269.15	172.32	96.82
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
13	Total ASF (1+4+7+10)					34,418.92
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					410.55
15	Deposits held at other financial institutions for operational purposes	53.38	-	-	-	26.69
16	Performing loans and securities: (17+18+19+21+23)	-	2,093.49	2,080.19	25,301.10	22,337.89

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
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
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
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
21	Performing residential mortgages, of which:	-	-	-	4,990.10	3,243.56
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
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	428.96	364.62
24	Other assets: (sum of rows 25 to 29)	-	380.62	4,079.17	4,880.35	5,008.00
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
27	NSFR derivative assets	-	0.00			-

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
28	NSFR derivative liabilities before deduction of variation margin posted	-	0.77			0.77
29	All other assets not included in the above categories	-	244.99	4,079.17	4,880.35	4,892.60
30	Off-balance sheet items	-	-	-	6,519.86	298.33
31	Total RSF (14+15+16+24+30)					28,081.45
32	Net Stable Funding Ratio (%)					122.57%