Net Stable Funding Ratio (NSFR)

(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)	3,881.52	-	300.00	150.00	4,031.52
2	Regulatory capital	3,591.06	-	-	-	3,591.06
3	Other capital instruments	290.46	-	300.00	150.00	440.46
4	Retail deposits and deposits from small business customers: (5+6)	7,058.51	3,554.74	4,094.20	7,160.76	20,635.33
5	Stable deposits	*2,647.19*	*966.47*	*1,143.73*	*2,121.38*	*6,640.90*
6	Less stable deposits	*4,411.32*	*2,588.27*	*2,950.47*	*5,039.38*	*13,994.43*
7	Wholesale funding: (8+9)	1,164.53	6,074.88	3,024.03	2,857.58	6,160.68
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,164.53	6,074.88	3,024.03	2,857.58	6,160.68
10	Other liabilities: (11+12)	419.86	1,051.72	1,259.69	186.94	162.94
11	NSFR derivative liabilities			-		
12	All other liabilities and equity not included in the above categories	419.86	1,051.72	1,259.69	186.94	162.94
13	**Total ASF (1+4+7+10)**					**30,990.47**
	RSF Item	-	-	-	-	-
14	Total NSFR high-quality liquid assets (HQLA)					354.37
15	Deposits held at other financial institutions for operational purposes	45.63	-	-	-	22.81
16	Performing loans and securities: (17+18+19+21+23)	-	2,300.43	797.03	23,755.17	20,848.56
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	-	491.50	63.08	754.28	859.54
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:	-	1,808.93	733.95	18,274.32	16,804.62

		Unweighted value by Residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
20	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	4,165.91	2,707.84
22	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	-	-	-	*4,165.91*	*2,707.84*
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	560.66	476.56
24	Other assets: (sum of rows 25 to 29)	-	83.74	1,415.13	4,917.62	4,989.03
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	82.22			69.89
27	NSFR derivative assets	-	1.07			1.07
28	NSFR derivative liabilities before deduction of variation margin posted	-	0.45			0.45
29	All other assets not included in the above categories	-	-	1,415.13	4,917.62	4,917.62
30	Off-balance sheet items	-	-	-	5,930.20	268.79
31	**Total RSF (14+15+16+24+30)**	**-**	**-**	**-**	**-**	**26,483.55**
32	**Net Stable Funding Ratio (%)**					**117.02%**