

## DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 31.12.2022

### Qualitative disclosure for NSFR

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

The above ratio should be equal to at least 100%

Bank's NSFR comes to 173% as at the end of the quarter Q3 (FY 2021-22) and is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31.12.2022 stood at Rs. 115858.99 crores and amount for Required Stable Funding (RSF) as on 31.12.2022 was Rs 67091.51 crores.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital as per Basel III capital adequacy guidelines stipulated by RBI and the 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.

Quantitative Disclosure: The following table contains the unweighted and weighted values of the NSFR components.

<b>NSFR Disclosure Template</b>							(Rs. in Lakhs)
<b>S. No</b>	<b>ASF Item</b>	<b>Unweighted value by residual maturity</b>				<b>Weighted value</b>	
		<b>No maturity</b>	<b>&lt; 6 months</b>	<b>6 months to &lt; 1yr</b>	<b>≥ 1yr</b>		
1	Capital: (2+3)	821228.67	100000.00	0	1089939.30	2011167.97	
2	Regulatory capital	821228.67	100000.00	0	148100.00	1069328.67	
3	Other capital instruments/termdeposit with res maturity of 1 year or more	0	0	0	941839.30	941839.30	
4	Retail deposits and deposits from small business customers: (5+6)	6333815.71	1813415.48	1627235.70	0.00	9074086.65	
5	Stable deposits	3492991.89	1019141.59	1029195.34	0	5264262.39	
6	Less stable deposits	2840823.82	794273.89	598040.36	0	3809824.26	
7	Wholesale funding: (8+9)	0.00	840474.09	338917.94	0.00	500643.91	
8	Operational deposits	0.00	0.00	0.00	0	0.00	
9	Other wholesale funding	0.00	840474.09	338917.94	0.00	500643.91	
10	Other liabilities: (11+12)	390152.14	0.00	0.00	0.00	0.00	
11	NSFR derivative liabilities		0.00	0.00	0.00		
12	All other liabilities and equity not included in the above categories	390152.14	0	0	0	0	
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>1158589.853</b>	
<b>RSF Item</b>							
14	Total NSFR high-quality liquid assets (HQLA)					140141.65	
15	Deposits held at other financial institutions for operational purposes	11150.74	0.00	0.00	0.00	5575.37	
16	Performing loans and securities: (17+18+19+21+23)	45003.00	147046.248	877547.28	5721799.00	5462209.36	
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0	

18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	40000	0	0	6000
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:	0	134015 7.483	877547.28 06	4221440 .296	4414911. 59
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	1071167 .38	696258.7 97
21	Performing residential mortgages, of which:	0	0	0	1006383 .7	708897.6 2
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	732642. 62	476217.7 03
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	45003.00	90305. 00	0.00	493975. 00	332400.1 5
24	Other assets: (sum of rows 25 to 29)	<b>207868.89</b>	<b>0.00</b>	<b>0.00</b>	<b>863263. 48</b>	<b>1066019. 02</b>
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	2875.00	0.00	0.00	31214.0 0	28975.65
27	NSFR derivative assets		0	0	206	206
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	220	220
29	All other assets not included in the above categories	204993.89	0.00	0.00	831623. 48	1036617. 37
30	Off-balance sheet items	<b>0.00</b>	<b>0.00</b>	<b>704115.00</b>	<b>0.00</b>	<b>35205.75</b>
31	<b>Total RSF (14+15+16+24+30)</b>					<b>6709151. 15</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>173%</b>