

## Net Stable Fund Ratio (NSFR) Disclosure for FY FY2023-24 (Q1 & Q2)

(Rs. In Crore)

| NSFR COMPONENTS |  | For Quarter Ended June'2023           |            |                   |          |                | For Quarter Ended Sept'2023           |            |                   |           |                |
|-----------------|--|---------------------------------------|------------|-------------------|----------|----------------|---------------------------------------|------------|-------------------|-----------|----------------|
|                 |  | 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)   | 21558.72                              | 0          | 0                 | 0        | 21558.72       | 22325.85                              | 0          | 0                 | 0         | 22325.85       |
| 2               | Regulatory capital   | 21558.72                              | 0          | 0                 | 0        | 21558.72       | 22325.85                              | 0          | 0                 | 0         | 22325.85       |
| 3               | Other capital instruments  | 0                                     | 0          | 0                 | 0        | 0              | 0                                     | 0          | 0                 | 0         | 0              |
| 4               | Retail deposits and deposits from small business customers: (5+6)  | 91964.96                              | 59572.87   | 56832.92          | 2350.06  | 191263.29      | 93463.91                              | 56569.56   | 64085.44          | 8582.86   | 202707.34      |
| 5               | Stable deposits  | 12177.40                              | 7888.25    | 7525.45           | 2350.06  | 28561.61       | 12374.44                              | 7489.70    | 8484.79           | 8582.86   | 35514.35       |
| 6               | Less stable deposits   | 79787.55                              | 51684.62   | 49307.47          | 0.00     | 162701.68      | 81089.47                              | 49079.86   | 55600.65          | 0.00      | 167192.99      |
| 7               | Wholesale funding: (8+9)   | 24729.15                              | 18815.46   | 17950.07          | 0.00     | 30747.34       | 25742.42                              | 16762.58   | 18989.67          | 0.00      | 35120.98       |
| 8               | Operational deposits   | 0.00                                  | 0          | 0                 | 0        | 0.00           | 0.00                                  | 0          | 0                 | 0         | 0.00           |
| 9               | Other wholesale funding  | 24729.15                              | 18815.46   | 17950.07          | 0.00     | 30747.34       | 25742.42                              | 16762.58   | 18989.67          | 0.00      | 35120.98       |
| 10              | Other liabilities: (11+12)   | 2983.29                               | 1932.51    | 1898.34           | 0.00     | 0              | 3232.56                               | 1956.53    | 2216.47           | 0.00      | 0              |
| 11              | NSFR derivative liabilities  |                                       | 0          | 54.71             | 0        |                |                                       | 0          | 0.00              | 0         |                |
| 12              | All other liabilities and equity not included in the above categories  | 2983.29                               | 1932.51    | 1843.63           | 0.00     | 0              | 3232.56                               | 1956.53    | 2216.47           | 0.00      | 0              |
| 13              | Total ASF (1+4+7+10)   |                                       |            |                   |          | 243569.35      |                                       |            |                   |           | 260154.17      |
| 14              | Total NSFR high-quality liquid assets (HQLA)   |                                       |            |                   |          | 3505.29        |                                       |            |                   |           | 3523.97        |
| 15              | Deposits held at other financial institutions for operational purposes   | 409.87                                | 0.00       | 0.00              | 0.00     | 204.94         | 1102.73                               | 0.00       | 0.00              | 0.00      | 551.36         |
| 16              | Performing loans and securities: (17+18+19+21+23)  | 43115.77                              | 29990.70   | 25285.55          | 95462.90 | 139655.63      | 43806.31                              | 34070.99   | 26741.67          | 106378.71 | 151392.62      |
| 17              | Performing loans to financial institutions secured by Level 1 HQLA   | 0.00                                  | 0.00       | 0.00              | 0.00     | 0.00           | 0.00                                  | 0.00       | 0.00              | 0.00      | 0.00           |
| 18              | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | 0.00                                  | 281.06     | 1653.97           | 9556.07  | 10425.21       | 0.00                                  | 219.65     | 839.37            | 6164.41   | 6617.05        |
| 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: | 43115.77                              | 29709.64   | 23631.58          | 50856.92 | 102818.01      | 43806.31                              | 33851.34   | 25902.30          | 51826.04  | 107180.25      |

| NSFR COMPONENTS |  | For Quarter Ended June'2023           |            |                   |          |                | For Quarter Ended Sept'2023           |            |                   |          |                |
|-----------------|--|---------------------------------------|------------|-------------------|----------|----------------|---------------------------------------|------------|-------------------|----------|----------------|
|                 |  | 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     |                |
| 20              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 8555.41                               | 0.00       | 0.00              | 10091.48 | 12120.48       | 9790.72                               | 0.00       | 0.00              | 11583.13 | 13945.44       |
| 21              | Performing residential mortgages, of which:  | 0.00                                  | 0.00       | 0.00              | 8599.68  | 3929.70        | 0.00                                  | 0.00       | 0.00              | 21825.75 | 15017.18       |
| 22              | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 0.00                                  | 0.00       | 0.00              | 16900.13 | 10985.09       | 0.00                                  | 0.00       | 0.00              | 17673.51 | 11487.78       |
| 23              | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities        | 0.00                                  | 0.00       | 0.00              | 26450.24 | 22482.70       | 0.00                                  | 0.00       | 0.00              | 26562.51 | 22578.13       |
| 24              | Other assets: (sum of rows 25 to 29)   | 12537.83                              | 175.76     | 139.80            | 16335.45 | 28909.53       | 11999.97                              | 175.92     | 120.43            | 15081.10 | 27301.99       |
| 25              | Physical traded commodities, including gold  | 0.00                                  |            |                   |          | 0.00           | 0.00                                  |            |                   |          | 0.00           |
| 26              | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      |                                       | 0.00       | 0.00              | 1862.10  | 1582.79        |                                       | 0.00       | 0.00              | 1162.10  | 987.79         |
| 27              | NSFR derivative assets   |                                       | 0.00       | 0.00              | 0.00     | 0.00           |                                       | 17.64      | 0.00              | 0.00     | 17.64          |
| 28              | NSFR derivative liabilities before deduction of variation margin posted                                  |                                       | 0.00       | 0.00              | 0.00     | 0.00           |                                       | 0.88       | 0.00              | 0.00     | 0.88           |
| 29              | All other assets not included in the above categories  | 12537.83                              | 175.76     | 139.80            | 14473.35 | 27326.75       | 11999.97                              | 157.39     | 120.43            | 13919.00 | 26295.68       |
| 30              | Off-balance sheet items  |                                       | 1125.84    | 895.51            | 14086.07 | 722.34         |                                       | 1122.59    | 858.98            | 14125.84 | 1045.87        |
| 31              | <b>Total RSF (14+15+16+24+30)</b>  |                                       |            |                   |          | 172997.73      |                                       |            |                   |          | 183815.81      |
| 32              | <b>Net Stable Funding Ratio (%)</b>  |                                       |            |                   |          | 140.79%        |                                       |            |                   |          | 141.53%        |