

LIQUIDITY COVERAGE RATIO (LCR) FOR FY FY2021 -22 (Q3) & (Q2)

(Rs. In Crore)

| LCR COMPONENTS | | Dec-21 | | Sep-21 | |
|-----------------------------------|---|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
| | | Total Unweighted Value* [average] | Total Weighted Value # (average) | Total Unweighted Value* [average] | Total Weighted Value # (average) |
| High Quality Liquid Assets | | | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 69720.72 | | 68066.62 |
| 2 | Retail deposits and deposits from small business customers, of which: | 170147.01 | 15968.31 | 191690.05 | 17881.60 |
| (i) | Stable deposits | 20927.87 | 1046.39 | 25748.04 | 1287.40 |
| (ii) | Less stable deposits | 149219.14 | 14921.91 | 165942.01 | 16594.20 |
| 3 | Unsecured wholesale funding, of which: | 71082.58 | 26112.16 | 47141.84 | 23367.76 |
| (i) | Operational deposits (all counterparties) | 0.13 | 0.03 | 0.13 | 0.03 |
| (ii) | Non-operational deposits (all counterparties) | 71082.45 | 26112.13 | 47141.71 | 23367.76 |
| (iii) | Unsecured debt | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Secured wholesale funding | 1649.38 | 677.20 | 1352.74 | 285.79 |
| 5 | Additional requirements, of which | 10922.69 | 1186.31 | 11656.89 | 1246.30 |
| (i) | <i>Outflows related to derivative exposures and other collateral requirements</i> | 217.78 | 217.78 | 207.82 | 207.82 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) | <i>Credit and liquidity facilities</i> | 10704.91 | 968.53 | 11449.07 | 1038.48 |
| 6 | Other contractual funding obligations | 0.00 | 0.00 | 0.00 | 0.00 |
| 7 | Other contingent funding obligations | 15528.61 | 465.92 | 14931.09 | 475.67 |
| 8 | TOTAL CASH OUTFLOWS | | 44409.89 | | 43257.12 |
| Cash Inflows | | | | | |
| 9 | Secured lending (e.g. reverse repos) | 3473.33 | 0.00 | 4197.92 | 0.00 |
| 10 | Inflows from fully performing exposures | 8827.61 | 4814.60 | 8396.27 | 4621.84 |
| 11 | Other cash inflows | 197.78 | 163.84 | 200.40 | 154.79 |
| 12 | TOTAL CASH INFLOWS | 12498.72 | 4978.44 | 12794.59 | 4776.63 |
| 13 | TOTAL HQLA | | 69720.72 | | 68066.62 |
| 14 | TOTAL NET CASH OUTFLOWS | | 39431.75 | | 38480.49 |
| 15 | LIQUIDITY COVERAGE RATIO (%) | | 176.81% | | 176.89% |

NSFR Disclosure FOR FY FY2021-22 (Q3)

(Rs. In Crore)

| NSFR COMPONENTS | | Unweighted value by residual maturity | | | | Weighted value |
|-----------------|--|---------------------------------------|------------|-------------------|----------|----------------|
| | | No maturity | < 6 months | 6 months to < 1yr | >1yr | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 17284.67 | 0 | 0 | 0 | 17284.67 |
| 2 | Regulatory capital | 17284.67 | 0 | 0 | 0 | 17284.67 |
| 3 | Other capital instruments | 0 | 0 | 0 | 0 | 0 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 65887.24 | 45599.47 | 42960.28 | 29434.92 | 169710.14 |
| 5 | Stable deposits | 10860.69 | 7516.50 | 7081.47 | 4851.98 | 29037.71 |
| 6 | Less stable deposits | 55026.55 | 38082.96 | 35878.81 | 24582.94 | 140672.43 |
| 7 | Wholesale funding: (8+9) | 39500.16 | 3095.06 | 2915.92 | 17646.51 | 39428.67 |
| 8 | Operational deposits | 0.13 | 0 | 0 | 0 | 0.07 |
| 9 | Other wholesale funding | 39500.02 | 3095.06 | 2915.92 | 17646.51 | 39428.61 |
| 10 | Other liabilities: (11+12) | 3837.27 | 2655.71 | 2704.15 | 1714.29 | 0 |
| 11 | NSFR derivative liabilities | | 0 | 202.15 | 0 | |
| 12 | All other liabilities and equity not included in the above categories | 3837.27 | 2655.71 | 2502.00 | 1714.29 | |
| 13 | Total ASF (1+4+7+10) | | | | | 226423.49 |
| RSF Item | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 3561.82 |
| 15 | Deposits held at other financial institutions for operational purposes | 644.44 | 0.00 | 0.00 | 0.00 | 322.22 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 35931.94 | 27775.33 | 10035.52 | 82155.89 | 110994.13 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | 0.00 | 3026.00 | 0.00 | 0.00 | 302.60 |

| NSFR COMPONENTS | | Unweighted value by residual maturity | | | | Weighted value |
|-----------------|--|---------------------------------------|------------|-------------------|----------|----------------|
| | | No maturity | < 6 months | 6 months to < 1yr | >1yr | |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | 0.00 | 264.03 | 1240.39 | 5348.69 | 6008.49 |
| 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: | 35931.94 | 24485.31 | 8795.14 | 31884.32 | 68983.75 |
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | 4622.99 | | | 4102.23 | 5671.39 |
| 21 | Performing residential mortgages, of which: | 0.00 | 0.00 | 0.00 | 16608.42 | 11632.00 |
| 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 | 12425.77 | 8076.75 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 0.00 | 0.00 | 0.00 | 28314.46 | 24067.29 |
| 24 | Other assets: (sum of rows 25 to 29) | 15116.25 | 480.43 | 172.57 | 12898.55 | 32829.73 |
| 25 | Physical traded commodities, including gold | 0.00 | | | | 0.00 |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | 0.00 | 0.00 | 138.10 | 117.39 |
| 27 | NSFR derivative assets | | 0.00 | 0.00 | 0.00 | 0.00 |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 | All other assets not included in the above categories | 15116.25 | 480.43 | 172.57 | 12760.45 | 32712.34 |
| 30 | Off-balance sheet items | | 3335.15 | 1197.99 | 10660.04 | 658.54 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 148366.45 |
| 32 | Net Stable Funding Ratio (%) | | | | | 152.61% |

Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

For Quarter Ended December'2021

RBI introduced the Net Stable Funding Ratio (NSFR) in order to promote resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The minimum NSFR requirement set out in the RBI guidelines effective October 1, 2021 is 100%

Definition of NSFR:
$$\frac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$$

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of required stable funding (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

Details of LCR for the quarter ended Dec'2021 & Sept'2021:

(Rs. In Crore)

| Details | Dec'2021 Quarter |
|--|-------------------------|
| Available stable funding (ASF) (Weighted Value) | 226423.49 |
| Required Stable Fund (RSF) (Weighted Value) | 148366.44 |
| NSFR in % | 152.61% |

Bank has calculated NSFR for 31st December 2021 stands at 152.61% which is well above the RBI prescribed minimum requirement of 100%. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding. Bank is having enough stable sources of funding to fund their activities on an ongoing basis over a longer-term time horizon.