

Net Stable Fund Ratio (NSFR) Disclosure for FY FY2022-23 (Q1 & Q2)

(Rs. In Crore)

NSFR COMPONENTS		For Quarter Ended June'2022					For Quarter Ended Sept'2022				
		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	
ASF Item											
1	Capital: (2+3)	17976.3	0	0	0	17976.3	18654.38	0	0	0	18654.38
2	Regulatory capital	17976.3	0	0	0	17976.3	18654.38	0	0	0	18654.38
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)	85881.35	61981.47	51516.92	1048.30	181825.95	86666.45	67147	48851.08	3538.57	187283.36
5	Stable deposits	11508.44	8305.76	6903.47	1048.30	26430.10	11517.55	8923.51	6492.07	3538.57	29125.05
6	Less stable deposits	74372.91	53675.70	44613.44	0.00	155395.85	75148.90	58223.54	42359.01	0	158158.31
7	Wholesale funding: (8+9)	26131.05	18177.20	15108.27	0.00	29708.26	25257.72	21138.45	15378.73	0	30887.45
8	Operational deposits	0.13	0	0	0.00	0.07	0	0	0	0	0.
9	Other wholesale funding	26130.92	18177.20	15108.27	0	29708.20	25257.72	21138.45	15378.73	0	30887.45
10	Other liabilities: (11+12)	3277.19	2365.18	1965.86	0.00	0	2705.74	2096.34	1525.14	0	0
11	NSFR derivative liabilities		0	0.00	0			0	0	0	
12	All other liabilities and equity not included in the above categories	3277.19	2365.18	1965.86	0.00	0	2705.74	2096.34	1525.14	0	0
13	Total ASF (1+4+7+10)					229510.51					236825.19
14	Total NSFR high-quality liquid assets (HQLA)					3484.33					3610.04
15	Deposits held at other financial institutions for operational purposes	617.25	0.00	0.00	0.00	308.63	514.26	0	0	0	257.13
16	Performing loans and securities: (17+18+19+21+23)	34984.92	16778.71	22526.83	87605.31	119926.82	36922.17	19167.37	25764.71	87976.61	123694.21
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	52.85	542.87	9601.88	9881.24	0	82.76	485.10	7717.91	7972.88
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:	34984.92	16725.86	21983.96	32441.54	73922.14	36922.17	19084.60	25279.61	34539.75	79740.52

NSFR COMPONENTS		For Quarter Ended June'2022					For Quarter Ended Sept'2022				
		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	7122.05	0.00	0.00	6604.28	8922.12	8225.94	0	0	7695.16	10348.72
21	Performing residential mortgages, of which:	0.00	0.00	0.00	18107.94	12787.58	0	0	0	19088.67	13345.08
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	13020.83	8463.54	0	0	0	14401.46	9360.95
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	27453.95	23335.86	0	0	0	26630.28	22635.74
24	Other assets: (sum of rows 25 to 29)	17416.83	618.96	385.44	17289.04	35437.71	16922.73	647.45	343.42	17045.21	34686.25
25	Physical traded commodities, including gold	0.00				0.00	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1817.10	1544.54		0	0	1817.10	1544.54
27	NSFR derivative assets		310.20	0.00	0.00	310.20		369.71	0	0	369.71
28	NSFR derivative liabilities before deduction of variation margin posted		15.51	0.00	0.00	15.51		18.49	0	0	18.49
29	All other assets not included in the above categories	17416.83	293.25	385.44	15471.94	33567.47	16922.73	259.26	343.42	15228.11	32753.52
30	Off-balance sheet items		1014.90	1333.96	12535.95	660.05		1090.13	1443.99	13978.38	718.15
31	Total RSF (14+15+16+24+30)					159817.53					162965.78
32	Net Stable Funding Ratio (%)					143.61%					145.32%