

Net Stable Fund Ratio (NSFR) Disclosure for FY FY2021-22 (Q3 & Q4)

(Rs. In Crore)

| NSFR COMPONENTS | | For Quarter Ended Dec'2021 | | | | | For Quarter Ended Mar'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) | 17284.67 | 0.00 | 0.00 | 0.00 | 17284.67 | 16050.31 | 0.00 | 0.00 | 0.00 | 16050.31 |
| 2 | Regulatory capital | 17284.67 | 0.00 | 0.00 | 0.00 | 17284.67 | 16050.31 | 0.00 | 0.00 | 0.00 | 16050.31 |
| 3 | Other capital instruments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 65887.24 | 45599.47 | 42960.28 | 29434.92 | 169710.14 | 86694.95 | 60460.48 | 52427.63 | 1136.47 | 182095.58 |
| 5 | Stable deposits | 10860.69 | 7516.50 | 7081.47 | 4851.98 | 29037.71 | 11592.33 | 8084.41 | 7010.31 | 1136.47 | 26489.18 |
| 6 | Less stable deposits | 55026.55 | 38082.96 | 35878.81 | 24582.94 | 140672.43 | 75102.62 | 52376.06 | 45417.32 | 0.00 | 155606.40 |
| 7 | Wholesale funding: (8+9) | 39500.16 | 3095.06 | 2915.92 | 17646.51 | 39428.67 | 27181.85 | 19684.56 | 17069.25 | 0.00 | 31967.83 |
| 8 | Operational deposits | 0.13 | 0.00 | 0.00 | 0.00 | 0.07 | 0.13 | 0.00 | 0.00 | 0.00 | 0.06 |
| 9 | Other wholesale funding | 39500.02 | 3095.06 | 2915.92 | 17646.51 | 39428.61 | 27181.72 | 19684.56 | 17069.25 | 0.00 | 31967.77 |
| 10 | Other liabilities: (11+12) | 3837.27 | 2655.71 | 2704.15 | 1714.29 | 0.00 | 3292.56 | 2296.21 | 2062.65 | 0.00 | 0.00 |
| 11 | NSFR derivative liabilities | | 0.00 | 202.15 | 0.00 | | | 0.00 | 71.52 | 0.00 | |
| 12 | All other liabilities and equity not included in the above categories | 3837.27 | 2655.71 | 2502.00 | 1714.29 | 0.00 | 3292.56 | 2296.21 | 1991.13 | 0.00 | 0.00 |
| 13 | Total ASF (1+4+7+10) | | | | | 226423.49 | | | | | 230113.72 |
| RSF Item | | | | | | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 3561.82 | | | | | 4168.36 |
| 15 | Deposits held at other financial institutions for operational purposes | 644.44 | 0.00 | 0.00 | 0.00 | 322.22 | 1229.83 | 0.00 | 0.00 | 0.00 | 614.91 |
| 16 | Performing loans and securities: (17+18+19+21+23) | 35931.94 | 27775.33 | 10035.52 | 82155.89 | 110994.13 | 29505.63 | 30714.81 | 12243.10 | 81198.78 | 110526.97 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | 0.00 | 3026.00 | 0.00 | 0.00 | 302.60 | 0.00 | 6043.00 | 0.00 | 0.00 | 604.30 |
| 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 | 0.00 | 123.38 | 1329.54 | 9639.34 | 10322.62 |
| 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 | 29505.63 | 24548.43 | 10913.56 | 25907.26 | 63263.02 |

| NSFR COMPONENTS | | For Quarter Ended Dec'2021 | | | | | For Quarter Ended Mar'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 | 4622.99 | 0.00 | 0.00 | 4102.23 | 5671.39 | 4177.00 | 0.00 | 0.00 | 3667.60 | 5098.99 |
| 21 | Performing residential mortgages, of which: | 0.00 | 0.00 | 0.00 | 16608.42 | 11632.00 | 0.00 | 0.00 | 0.00 | 17528.67 | 12432.04 |
| 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 | 0.00 | 0.00 | 0.00 | 12336.66 | 8018.83 |
| 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 | 0.00 | 0.00 | 0.00 | 28123.51 | 23904.98 |
| 24 | Other assets: (sum of rows 25 to 29) | 15116.25 | 480.43 | 172.57 | 12898.55 | 32829.73 | 19158.94 | 1054.00 | 468.58 | 15457.93 | 36115.74 |
| 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 | 138.10 | 117.39 | | 0.00 | 0.00 | 158.10 | 134.39 |
| 27 | NSFR derivative assets | | 0.00 | 0.00 | 0.00 | 0.00 | | 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 | | 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 | 19158.94 | 1054.00 | 468.58 | 15299.83 | 35981.35 |
| 30 | Off-balance sheet items | | 3335.15 | 1197.99 | 10660.04 | 658.54 | | 4437.58 | 1972.83 | 16522.47 | 1065.95 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 148366.45 | | | | | 152491.93 |
| 32 | Net Stable Funding Ratio (%) | | | | | 152.61% | | | | | 150.90% |