

Net Stable Funding Ratio: December 31, 2022 Net Stable Funding Ratio (NSFR) is a funding requirement and aims to ensure a stable funding of the balance sheet. The purpose of NSFR is to ensure that the banks have sufficiently stable funding available. The aim of NSFR requirements is to restrict maturity mismatches between assets and liabilities and limit the reliance on unstable short-term funding to finance potentially illiquid long-term assets. The NSFR reduces long-term refinancing risk and assesses resilience over longer-term time horizon (over 1 year) of the Bank by measuring the extent of stable sources of funds with the Bank to fund its long term assets. The NSFR shows a bank's ability to manage structural liquidity risk over a one-year horizon. It ensures that a bank's long term illiquid assets are funded with a minimum amount of stable long-term funding.

Net Stable Funding Ratio (NSFR) is defined as amount of available stable funding relative to the amount of required stable funding.

1. Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon, which extends to one year.
2. Required stable funding (RSF) is defined as the assets and off balance sheet exposure requiring long term funding.

The amount of funding is a function of the liquidity characteristics and residual maturities of the various assets. NSFR is implemented effective from October 1, 2021 and the minimum regulatory requirement is 100%. An NSFR of above 100% means that the long-term illiquid assets are adequately funded with stable funding.

The NSFR at 117.60% as on December 31, 2022 is above the minimum regulatory NSFR requirement.

(Amt in Mio)

NSFR Disclosure Template as on December 31, 2022					
(INR in Crore)	Unweighted value by residual maturity				Weighted Value
	No maturity*	less than 6 months	6 months to < 1yr	More than 1 Year	
ASF Item					
1 Capital: (2+3)	7,571	-	-	1,250	8,821
2 Regulatory capital	7,571				7,571
3 Other capital instruments				1,250	1,250
4 Retail deposits and deposits from small business customers: (5+6)	9,375	4,723	5,293	12,002	28,815
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	9,375	4,723	5,293	12,002	28,815
7 Wholesale funding: (8+9)	12,395	25,133	9,635	10,241	22,500
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	12,395	25,133	9,635	10,241	22,500
10 Other liabilities: (11+12)	4,283	115	153	-	-
11 NSFR derivative liabilities	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	4,283	115	153	-	-
13 Total ASF (1+4+7+10)	33,624	29,971	15,082	23,492	60,136
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					1,701
15 Deposits held at other financial institutions for operational purposes	664	0	0	0	332
16 Performing loans and securities: (17+18+19+21+23)	-	13,127	1,958	39,895	42,072
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	363	686	5,937	6,335
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:	-	12,696	743	32,513	34,256
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		2,110		-	2,110
21 Performing residential mortgages, of which:	-	-	198	845	747
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk			198	845	747
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	68	330	600	733
24 Other assets: (sum of rows 25 to 29)	6,166	78	81	494	6,666
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,029				875
27 NSFR derivative assets	419				419
28 NSFR derivative liabilities before deduction of variation margin posted	40				40
29 All other assets not included in the above categories	4,679	78	81	494	5,333
30 Off-balance sheet items	7,611				366
31 Total RSF	14,441	13,205	2,039	40,390	51,137
32 Net Stable Funding Ratio (%)					117.60%

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.