



SBM Bank (India) Ltd

Net Stable Funding Ratio: June 30, 2023 Net Stable Funding Ratio (NSFR) 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 132.32% as on June 30, 2023 is above the minimum regulatory NSFR requirement.

(Amt in Mio)

NSFR Disclosure Template as on June 30, 2023						(Part in Mio)
(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)	7,500	-	-	2,240	9,740	
2 Regulatory capital	7,500			2,240	9,740	
3 Other capital instruments	-			-		
4 Retail deposits and deposits from small business customers: (5+6)	7,513	4,465	6,861	13,151	29,577	
5 Stable deposits	-	-	-	-	-	
6 Less stable deposits	7,513	4,465	6,861	13,151	29,577	
7 Wholesale funding: (8+9)	9,303	14,632	9,547	7,985	17,694	
8 Operational deposits	-	-	-	-	-	
9 Other wholesale funding	9,303	14,632	9,547	7,985	17,694	
10 Other liabilities: (11+12)	2,013	8,078	191	-	-	
11 NSFR derivative liabilities	38				-	
12 All other liabilities and equity not included in the above categories	1,975	8,078	191	-	-	
13 Total ASF (1+4+7+10)	26,329	27,175	16,598	23,376	57,011	
RSF Item						
14 Total NSFR high-quality liquid assets (HQLA)					1,575	
15 Deposits held at other financial institutions for operational purposes	838	0	0	0	419	
16 Performing loans and securities: (17+18+19+21+23)	-	12,622	4,252	30,171	33,992	
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	-	1,300	954	3,726	4,398	
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:	-	11,309	3,059	24,599	27,973	
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		4,570			4,570	
21 Performing residential mortgages, of which:	-	-	239	991	883	
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk			239	991	883	
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	13	-	855	738	
24 Other assets: (sum of rows 25 to 29)	5,039	491	178	549	6,110	
25 Physical traded commodities, including gold	-	-			-	
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	986	-	-	-	838	
27 NSFR derivative assets	-	-			-	
28 NSFR derivative liabilities before deduction of variation margin posted	46				46	
29 All other assets not included in the above categories	4,007	491	178	549	5,226	
30 Off-balance sheet items	26,618				989	
31 Total RSF	32,494	13,113	4,430	30,720	43,085	
32 Net Stable Funding Ratio (%)					132.32%	
* 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.						

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