



Net Stable Funding Ratio: June 30, 2023

Net Stable Funding Ratio (NSFR) is a new 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.

- 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.
- 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 (Consolidated) at 119.12% as on June 30, 2023 is above the minimum regulatory NSFR requirement.

(Amt. in INR Crores)

NSFR Disclosure Template as on June 30, 2023 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	1,04,441	0	0	13,506	1,17,947
2	Regulatory capital	1,02,817	0	0	1,010	1,03,827
3	Other capital instruments	1,623	0	0	12,496	14,119
4	Retail deposits and deposits from small business customers: (5+6)	1,26,659	50,156	50,275	5,339	2,11,436
5	Stable deposits	29,267	5,570	3,927	3,113	39,939
6	Less stable deposits	97,392	44,586	46,347	2,226	1,71,497
7	Wholesale funding: (8+9)	38,899	43,555	19,204	5,654	55,637
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	38,899	43,555	19,204	5,654	55,637
10	Other liabilities: (11+12)	26,851	61,222	24,849	16,162	29,527
11	NSFR derivative liabilities		5	0	0	



NSFR Disclosure Template as on June 30, 2023 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
12	All other liabilities and equity not included in the above categories	26,851	61,217	24,849	16,162	29,527
13	Total ASF (1+4+7+10)					4,14,546
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					6,096
15	Deposits held at other financial institutions for operational purposes	135	2,982	116	0	1,606
16	Performing loans and securities: (17+18+19+21+23)	2,188	90,990	37,415	2,18,733	2,35,167
17	Performing loans to financial institutions secured by Level 1 HQLA	0	11,348	0	0	696
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,091	14,379	4,415	19,449	22,926
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:	0	61,620	30,704	1,61,258	1,81,862
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	8,429	2,794	12,178	13,530
21	Performing residential mortgages, of which:	0	868	881	35,709	24,071
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	868	881	35,709	24,071
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	97	2,775	1,415	2,317	5,611
24	Other assets: (sum of rows 25 to 29)	61,778	35,904	2,002	8,054	96,354
25	Physical traded commodities, including gold	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	541	0	3,682	3,590
27	NSFR derivative assets	244	467	0	0	674
28	NSFR derivative liabilities before deduction of variation margin posted	0	136	0	0	136
29	All other assets not included in the above categories	61,534	34,761	2,002	4,371	91,954
30	Off-balance sheet items	0	1,95,016	0	979	8,782



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		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
31	Total RSF	64,100	3,24,893	39,534	2,27,766	3,48,005
32	Net Stable Funding Ratio (%)					119.12%

* Items to be reported in the 'no maturity' time bucket does 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