

NSFR Disclosures – 31st March 2022

| NSFR Disclosures for the period. | | as on 31 March 2022 | | | | | as on 31 December 2021 | | | | |
|----------------------------------|--|---------------------------------------|------------|-------------------|--------|----------------|---------------------------------------|------------|-------------------|-------|----------------|
| | | Unweighted value by residual maturity | | | | Weighted value | Unweighted value by residual maturity | | | | Weighted value |
| (Rs.in Crore) | | No maturity* | < 6 months | 6 months to < 1yr | ≥ 1yr | | No maturity* | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| ASF Item | | | | | | | | | | | |
| 1 | Capital: (2+3) | 11,442 | - | - | 8,806 | 20,248 | 10,201 | - | - | 9,212 | 19,413 |
| 2 | Regulatory capital | 11,442 | - | - | - | 11,442 | 10,201 | - | - | - | 10,201 |
| 3 | Other capital instruments | - | - | - | 8,806 | 8,806 | - | - | - | 9,212 | 9,212 |
| 4 | Retail deposits and deposits from small business customers: (5+6) | 3,372 | 19,525 | - | - | 21,017 | 3,292 | 19,060 | - | - | 20,523 |
| 5 | Stable deposits | 504 | 7,688 | - | - | 7,782 | 439 | 7,681 | - | - | 7,713 |
| 6 | Less stable deposits | 2,869 | 11,837 | - | - | 13,235 | 2,854 | 11,379 | - | - | 12,809 |
| 7 | Wholesale funding: (8+9) | 5,351 | 15,460 | 1,521 | - | 11,166 | 5,029 | 14,590 | 1,577 | - | 10,598 |
| 8 | Operational deposits | 2,920 | - | - | - | 1,460 | 2,853 | - | - | - | 1,427 |
| 9 | Other wholesale funding | 2,431 | 15,460 | 1,521 | - | 9,706 | 2,176 | 14,590 | 1,577 | - | 9,172 |
| 10 | Other liabilities: (11+12) | 7,335 | 9,486 | - | - | - | 8,635 | 5,723 | - | - | - |
| 11 | NSFR derivative liabilities | - | - | - | - | - | - | - | - | - | - |
| 12 | All other liabilities and equity not included in the above categories | 6,795 | 9,486 | - | - | - | 7,946 | 5,723 | - | - | - |
| 13 | Total ASF (1+4+7+10) | | | | | 52,431 | | | | | 50,534 |
| RSF Item | | | | | | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | | | | | 897 | | | | | 888 |
| 15 | Deposits held at other financial institutions for operational purposes | - | - | - | - | - | - | - | - | - | - |
| 16 | Performing loans and securities: (17+18+19+21+23) | - | 1,594 | 1,945 | 13,465 | 12,020 | - | 678 | 1,269 | 8,219 | 7,574 |
| 17 | Performing loans to financial institutions secured by Level 1 HQLA | - | 1,594 | - | - | 159 | - | 678 | - | - | 68 |
| 18 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | - | - | 1,945 | - | 973 | - | - | 1,269 | - | 635 |
| 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: | - | - | - | 2,788 | 1,812 | - | - | - | 572 | 372 |

| | | | | | | | | | | | |
|----|--|---------------|---------------|---|--------------|----------------|---------------|---------------|---|--------------|----------------|
| 20 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | - | - | 2,788 | 1,812 | - | - | - | 572 | 372 |
| 21 | Performing residential mortgages, of which: | - | - | - | 7,995 | 6,796 | - | - | - | 5,088 | 4,325 |
| 22 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | - | - | 7,995 | 6,796 | | | | 5,088 | 4,325 |
| 23 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | - | - | - | 2,682 | 2,280 | - | - | - | 2,558 | 2,174 |
| 24 | Other assets: (sum of rows 25 to 29) | 11,215 | 27,237 | - | 6,192 | 29,047 | 22,257 | 20,788 | - | 3,978 | 35,323 |
| 25 | Physical traded commodities, including gold | - | | | | | | | | | |
| 26 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | - | - | - | 1,257 | | - | - | - | 1,144 |
| 27 | NSFR derivative assets | | - | - | - | - | | - | - | - | - |
| 28 | NSFR derivative liabilities before deduction of variation margin posted | | - | - | - | 154 | | - | - | - | 150 |
| 29 | All other assets not included in the above categories | 9,583 | 27,237 | - | 6,192 | 27,636 | 20,762 | 20,788 | - | 3,978 | 34,029 |
| 30 | Off-balance sheet items | | - | - | - | 1,689 | | - | - | - | 1,592 |
| 31 | Total RSF | | | | | 43,653 | | | | | 45,377 |
| 32 | Net Stable Funding Ratio (%) | | | | | 120.11% | | | | | 111.36% |

The RBI guidelines stipulated the implementation of NSFR with effect from October 1, 2021. Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The Required stable funding (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that group as well as those of its Off-Balance Sheet (OBS) exposures.

Available stable funding (ASF) is primarily driven by the regulatory capital and deposits from retail customers, small business customers and financial & non-financial corporate customers. The funding line from the regulator is taken at 100% ASF. Under the Required Stable Funding (RSF), the primary drivers are mainly Advances and Investments.

The Bank's NSFR was 120.11% as at 31-Mar-2022 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 52,431 Cr as on 31-Mar-2022 which was higher compared to 31-Dec-2021 (INR 50,534 Cr). Required stable funding (RSF) stood at INR 43,653 Cr as on 31-Mar-2022 which has come down from INR 45,377 Cr as on 31-Dec-2021.

NSFR is sensitive to (i) composition of assets and liabilities and (ii) changes in the tenor of those positions. The Bank maintains a healthy liquidity position by keeping a stable balance sheet structure that is supported by a diversified funding base. The overall liquidity management is guided by the Asset Liability Committee (ALCO) and the Market & Liquidity Risk Committee (MLRC) who are guided by the Board approved internal framework of the Bank. The relevant units of Risk Management Group – Market & Liquidity Risk (RMG MLR), Corporate Treasury (CT) and Treasury & Liquidity Management (TLM) interact regularly with each other to ensure adherence to the directions set by the Bank's committees.