

NSFR Disclosures – 30th Sep 2024

NSFR Disclosures for the period.		as on 30 September 2024					as on as on 30 June 2024				
		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)	13,199	1,257	-	-	13,199	13,052	-	1,251	-	14,303
2	Regulatory capital	13,199	-	-	-	13,199	13,052	-	-	-	13,052
3	Other capital instruments	-	1,257	-	-	-	-	-	1,251	-	1,251
4	Retail deposits and deposits from small business customers: (5+6)	9,558	22,619	1,068	-	30,232	9,191	22,171	903	-	29,336
5	Stable deposits	2,332	3,895	-	-	5,916	2,253	3,698	-	-	5,653
6	Less stable deposits	7,225	18,724	1,068	-	24,316	6,937	18,474	903	-	23,683
7	Wholesale funding: (8+9)	7,963	28,720	7,268	2,175	24,150	7,469	30,622	6,461	3,743	25,393
8	Operational deposits	0	-	-	-	0	4,324	-	-	-	2,162
9	Other wholesale funding	7,963	28,720	7,268	2,175	24,150	3,145	30,622	6,461	3,743	23,232
10	Other liabilities: (11+12)	9,737	23,125	-	-	-	7,844	21,900	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	9,116	23,125	-	-	-	7,755	21,900	-	-	-
13	Total ASF (1+4+7+10)					67,581					69,032

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RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					2,453				2,272	
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	
16	Performing loans and securities: (17+18+19+21+23)	-	21,116	7,685	21,841	31,008	-	23,889	5,639	22,474	31,179
17	Performing loans to financial institutions secured by Level 1 HQLA	-	809	-	-	81	-	2,307	-	-	231
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	3,320	1,682	-	1,339	-	3,470	1,173	-	1,107
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:	-	16,987	5,838	16,940	25,340	-	18,112	4,302	17,743	25,738
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,360	1,534	-	-	-	2,753	1,789
21	Performing residential mortgages, of which:	-	-	-	-	-	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	-	-	-	-	-	-	-

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23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-		165	4,901	4,248	-		164	4,731	4,103
24	Other assets: (sum of rows 25 to 29)	14,418	9	-	7,659	21,235	13,057	31	-	7,869	20,162
25	Physical traded commodities, including gold	-				-	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	4,827		-	-	-	4,508
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	273		-	-	-	217
29	All other assets not included in the above categories	8,466	9	-	7,659	16,134	7,537	31	-	7,869	15,437
30	Off-balance sheet items					2,499					2,357
31	Total RSF					57,195					55,969
32	Net Stable Funding Ratio (%)					118.16%					123.34%

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The RBI guidelines stipulated the implementation of Net Stable Funding Ratio (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. Under the Required Stable Funding (RSF), the primary drivers are mainly Advances and Investments.

The Bank's NSFR was 118.16% as at 30-Sep-2024 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 67,581 Cr as on 30-Sep-2024 which has decreased compared to INR 69,032 Cr as on 30-Jun-2024. Required Stable Funding (RSF) stood at INR 57,195 Cr as on 30-Sep-2024 which has increased from INR 55,969 Cr as on 30-Jun-2024.

Key drivers:

As on 30-Sep-2024, the main drivers of the Available Stable Funding (ASF) are the capital base – around 19.53%, deposits from retail & small business customers – around 44.73% and wholesale funding of around 35.74%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 54.22% of the total RSF after applying the relevant RSF factors.

The Bank's NSFR is sensitive to (i) its composition of assets & liabilities and (ii) changes in the tenor of these 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 Group Liquidity Management (GLM) interact regularly with each other to ensure adherence to the directions set by the Bank's committees.