



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Dec 31, 2021

(Rs.in Crore)		Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1 year	>= 1 Year	
ASF Item						
1	Capital: (2+3)	47,970	-	-	2,800	50,770
2	Regulatory capital	46,027	-	-	-	46,027
3	Other capital instruments	1,943	-	-	2,800	4,743
4	Retail deposits and deposits from small business customers: (5+6)	43,531	70,049	9	25	1,02,571
5	Stable deposits	6,327	-	-	-	6,010
6	Less stable deposits	37,205	70,049	9	25	96,561
7	Wholesale funding: (8+9)	76,705	84,984	8,746	777	61,114
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	76,705	84,984	8,746	777	61,114
10	Other liabilities: (11+12)	-	17,867	4,812	33,045	36,260
11	NSFR derivative liabilities		732	231	1,333	
12	All other liabilities and equity not included in the above categories	-	17,135	4,581	31,712	36,260
13	Total ASF (1+4+7+10)					2,50,715
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					3,471
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	25,348	70,964	32,402	1,18,171	1,65,779
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	3,267	15,272	3,881	11,913	17,443

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:	22,082	55,165	28,128	1,02,102	1,44,792
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	10,233	22,435	-
21	Performing residential mortgages, of which:	-	-	-	1,798	1,169
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	527	393	2,357	2,375
24	Other assets: (sum of rows 25 to 29)	-	13,580	1,906	6,041	13,254
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
27	NSFR derivative assets		1053	127	1524	407
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories	-	12,526	1,779	4,517	12,847
30	Off-balance sheet items			1,80,185		7,283
31	Total RSF (14+15+16+24+30)					1,89,787
32	Net Stable Funding Ratio (%)					132.10%