IndusInd Bank

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Mar 31, 2022

(Rs.in Crore)		As on December 31, 2021					As on March 31, 2022				
		Unweighted value by residual maturity				Weighted Value	Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1 year	>= 1 Year		No Maturity	<6 Months	6 Months to < 1 year	>= 1 Year	
ASF Item											
1	Capital: (2+3)	**47,970**	**-**	**-**	**2,800**	**50,770**	**51,636**	**-**	**-**	**2,800**	**54,436**
2	Regulatory capital	46,027	-	-	-	46,027	49,657	-	-	-	49,657
3	Other capital instruments	1,943	-	-	2,800	4,743	1,978	-	-	2,800	4,778
4	Retail deposits and deposits from small business customers: (5+6)	**43,531**	**70,049**	**9**	**25**	**1,02,571**	**47,539**	**72,866**	**28**	**74**	**1,08,824**
5	Stable deposits	6,327	-	-	-	6,010	7,202	-	-	-	6,842
6	Less stable deposits	37,205	70,049	9	25	96,561	40,337	72,866	28	74	1,01,982
7	Wholesale funding: (8+9)	**76,705**	**84,984**	**8,746**	**777**	**61,114**	**78,125**	**95,314**	**14,625**	**27,144**	**93,214**
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	76,705	84,984	8,746	777	61,114	78,125	95,314	14,625	27,144	93,214
10	Other liabilities: (11+12)	**-**	**17,867**	**4,812**	**33,045**	**36,260**	**-**	**10,683**	**115**	**2,564**	**2,577**
11	NSFR derivative liabilities		732	231	1,333				89		
12	All other liabilities and equity not included in the above categories	-	17,135	4,581	31,712	36,260	-	10,683	26	2,564	2,577
13	**Total ASF (1+4+7+10)**					**2,50,715**					**2,59,051**

RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					**3,471**					**3,343**
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**	**26,410**	**70,457**	**37,394**	**1,19,904**	**1,74,453**
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	4,229	11,902	4,492	11,587	16,478
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	22,181	58,309	32,500	1,04,166	1,54,510
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for creditRisk	-	-	10,233	22,435	-	-	-	4,946	6,034	-
21	Performing residential mortgages, of which:	-	-	-	1,798	1,169	-	-	-	1,797	1,168
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for creditRisk	-	-	-	-	-	-	-	0	1,797	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	527	393	2,357	2,375	-	245	403	2,353	2,297
24	Other assets: (sum of rows 25 to 29)	**-**	**13,580**	**1,906**	**6,041**	**13,254**	-	**15,403**	**415**	**4,042**	**13,353**
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		96	-	44	50
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	-	15,308	415	3,998	13,303
30	Off-balance sheet items			**1,80,185**		**7,283**			**1,82,425**		**7,439**
31	**Total RSF (14+15+16+24+30)**					**1,89,787**					**1,98,587**
32	**Net Stable Funding Ratio (%)**					**132.10%**					**130.45%**