IndusInd Bank

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on June 30, 2022

	(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)	**52,248**	**-**	**-**	**2,800**	**55,048**
2	Regulatory capital	50,221	-	-	-	50,221
3	Other capital instruments	2,026	-	-	2,800	4,826
4	Retail deposits and deposits from small business customers: (5+6)	**48,678**	**75,346**	**28**	**48**	**1,12,059**
5	Stable deposits	7,285	-	-	-	6,921
6	Less stable deposits	41,392	75,346	28	48	1,05,138
7	Wholesale funding: (8+9)	**82,189**	**92,331**	**12,111**	**29,868**	**98,913**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	82,189	92,331	12,111	29,868	98,913
10	Other liabilities: (11+12)	**-**	**14,058**	**140**	**2,356**	**2,206**
11	NSFR derivative liabilities		514	10	215	
12	All other liabilities and equity not included in the above categories	-	13,544	130	2,441	2,206
13	**Total ASF (1+4+7+10)**					**2,68,226**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**3,340**
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	**27,452**	**73,610**	**36,916**	**1,22,860**	**1,77,432**
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	3,777	16,028	2,764	12,331	17,089

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:	23,675	57,388	33,667	1,07,126	1,57,502
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	6,586	8,175	-
21	Performing residential mortgages, of which:	-	-	2	1,667	1,088
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	2	1,667	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	195	484	1,736	1,758
24	Other assets: (sum of rows 25 to 29)	**-**	**18,522**	**256**	**4,352**	**15,177**
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		-	-	-	37
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories	-	18,522	256	4,352	15,140
30	Off-balance sheet items			**1,92,198**		**7,929**
31	**Total RSF (14+15+16+24+30)**					**2,03,878**
32	**Net Stable Funding Ratio (%)**					**131.56%**