IndusInd Bank

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on September 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)	53,378	-	-	2,800	56,178
2	Regulatory capital	51,291	-	-	-	51,291
3	Other capital instruments	2,087	-	-	2,800	4,887
4	Retail deposits and deposits from small business customers: (5+6)	48,567	81,304	53	65	1,17,369
5	Stable deposits	7,432	-	-	-	7,060
6	Less stable deposits	41,135	81,304	53	65	1,10,308
7	Wholesale funding: (8+9)	85,347	91,228	18,772	27,210	97,379
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	85,347	91,228	18,772	27,210	97,379
10	Other liabilities: (11+12)	-	17,070	17	3,001	2,828
11	NSFR derivative liabilities		303	-	180	
12	All other liabilities and equity not included in the above categories	-	16,767	17	2,822	2,828
13	**Total ASF (1+4+7+10)**					**2,73,754**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					3,529
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	30,793	82,665	37,886	1,24,428	1,83,143
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	5,330	18,788	1,684	11,991	17,080

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:	25,463	63,816	34,483	1,10,044	1,64,017
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	10,371	10,969	-
21	Performing residential mortgages, of which:	-	-	-	1,676	1,090
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	1,676	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	62	1,719	717	1,486
24	Other assets: (sum of rows 25 to 29)	**-**	**25,007**	**320**	**4,486**	**19,451**
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		-	78	-	20
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		25,007	320	4,486	19,430
30	Off-balance sheet items			**1,86,184**		**7,676**
31	**Total RSF (14+15+16+24+30)**					**2,14,328**
32	**Net Stable Funding Ratio (%)**					**127.73%**