



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on June 30, 2023

(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)	57,303	-	1,490	2,800	60,848
2	Regulatory capital	55,040	-	1,490	-	55,785
3	Other capital instruments	2,236	-	-	2,800	5,063
4	Retail deposits and deposits from small business customers: (5+6)	52,196	98,139	192	164	1,36,033
5	Stable deposits*	7,897*	-	-	-	7,502
6	Less stable deposits	44,299	98,139	192	164	1,28,531
7	Wholesale funding: (8+9)	86,544	93,479	29,087	28,878	1,07,164
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	86,544	93,479	29,087	28,878	1,07,164
10	Other liabilities: (11+12)	-	13,201	986	3,714	3,721
11	NSFR derivative liabilities		129	130	421	
12	All other liabilities and equity not included in the above categories	-	13,072	856	3,293	3,721
13	Total ASF (1+4+7+10)					3,07,766
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					4,073
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	35,878	1,11,107	45,924	1,39,676	2,12,454
17	Performing loans to financial institutions secured by Level 1 HQLA		6,378			638
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	4,716	19,574	4,292	13,544	20,614

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:	31,163	75,632	41,628	1,24,218	1,88,307
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	16,023	16,991	-
21	Performing residential mortgages, of which:	-	-	-	736	478
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	0	736	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	9,523	4	1,178	2,416
24	Other assets: (sum of rows 25 to 29)	-	17,667	417	4,346	14,697
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		-	-	-	34
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		17,667	417	4,346	14,663
30	Off-balance sheet items			1,96,117		8,241
31	Total RSF (14+15+16+24+30)					2,39,464
32	Net Stable Funding Ratio (%)					128.52%

**Currently, Stable Deposits under retail and small business customers include only transactional (CASA) accounts where salaries/pensions are credited & having multiple relationships with Bank. Stable Deposits shall increase to around Rs. 24,973 Crs (as on Jun. 30, 2023), considering entire transactional deposit & other deposits having multiple relationships with the Bank.*