



## BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on June 30, 2024

(Rs.in Crore)		Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1	>= 1 Year	
<b>ASF Item</b>						
1	Capital: (2+3)	<b>65,477</b>	-	-	<b>2,800</b>	<b>68,277</b>
2	Regulatory capital	65,477	-	-	-	65,477
3	Other capital instruments	-	-	-	2,800	2,800
4	Retail deposits and deposits from small business customers: (5+6)	<b>59,215</b>	<b>1,14,741</b>	<b>159</b>	<b>120</b>	<b>1,57,266</b>
5	Stable deposits	8,847	-	-	-	8,404
6	Less stable deposits	50,369	1,14,741	159	120	1,48,862
7	Wholesale funding: (8+9)	<b>87,012</b>	<b>1,07,843</b>	<b>41,972</b>	<b>28,912</b>	<b>1,13,167</b>
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	87,012	1,07,843	41,972	28,912	1,13,167
10	Other liabilities: (11+12)	-	<b>19,297</b>	<b>1,308</b>	<b>3,106</b>	<b>3,272</b>
11	NSFR derivative liabilities		613	976	-	
12	All other liabilities and equity not included in the above categories	-	18,684	331	3,106	3,272
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>3,41,981</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					<b>4,521</b>
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	<b>44,617</b>	<b>1,24,399</b>	<b>52,939</b>	<b>1,47,829</b>	<b>2,38,247</b>

17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	9,424	24,910	4,910	10,384	23,971
19	Performing loans to non- financial corporate clients, loans to retail and small	35,193	93,583	45,889	1,31,965	2,08,078
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	20,117	21,290	-
21	Performing residential mortgages, of which:	-	-	-	914	594
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	-	914	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	5,905	2,140	4,566	5,604
24	Other assets: (sum of rows 25 to 29)	-	<b>18,483</b>	<b>1,098</b>	<b>9,999</b>	<b>18,710</b>
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	2,762	2,348
27	NSFR derivative assets		-	-	709	44
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		18,483	1,098	6,528	16,318
30	Off-balance sheet items			<b>2,26,424</b>		<b>9,646</b>
31	<b>Total RSF (14+15+16+24+30)</b>					<b>2,71,124</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>126.13%</b>