

## Implementation of Net Stable Funding Ratio(NSFR) Guidelines

The final guidelines regarding 'Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)' were issued on May 17, 2018 and were scheduled to come into effect from April 1, 2020. However, due to uncertainty on account of COVID-19, the implementation of these guidelines was deferred progressively till October 1, 2021. Accordingly, the guidelines on NSFR have come into effect from October 1, 2021.

| NSFR Disclosure Template - September 30, 2024 |   |                                       |            |                   |       |                 |
|---|---|---------------------------------------|------------|-------------------|-------|-----------------|
| (₹ in Crore)                                  |   | Unweighted value by residual maturity |            |                   |       | Weighted value  |
|   |   | No maturity*                          | < 6 months | 6 months to < 1yr | ≥ 1yr |                 |
| <b>ASF Item</b>                               |   |                                       |            |                   |       |                 |
| 1   | Capital: (2+3)  | 1,770.35                              | -          | -                 | -     | 1,770.35        |
| 2   | Regulatory capital  | 1,770.35                              |            |                   |       | 1,770.35        |
| 3   | Other capital instruments   |                                       |            |                   |       |                 |
| 4   | Retail deposits and deposits from small business customers: (5+6)   | -                                     | -          | -                 | -     | -               |
| 5   | Stable deposits   |                                       |            |                   |       |                 |
| 6   | Less stable deposits  | -                                     |            |                   |       | -               |
| 7   | Wholesale funding: (8+9)  | 4.44                                  | 26.24      | -                 | -     | 15.34           |
| 8   | Operational deposits  |                                       |            |                   |       |                 |
| 9   | Other wholesale funding   | 4.44                                  | 26.24      | -                 | -     | 15.34           |
| 10  | Other liabilities: (11+12)  | 54.35                                 | 0.00       | -                 | -     | -               |
| 11  | NSFR derivative liabilities   |                                       | 0.00       |                   |       |                 |
| 12  | All other liabilities and equity not included in the above categories   | 54.35                                 |            |                   |       | -               |
| <b>13</b>                                     | <b>Total ASF (1+4+7+10)</b>   |                                       |            |                   |       | <b>1,785.68</b> |
| <b>RSF Item</b>                               |   |                                       |            |                   |       |                 |
| 14  | Total NSFR high-quality liquid assets (HQLA)  |                                       |            |                   |       | -               |
| 15  | Deposits held at other financial institutions for operational purposes  | 3.95                                  |            |                   |       | 1.97            |
| 16  | Performing loans and securities: (17+18+19+21+23)   | -                                     | -          | 11.71             | 2.28  | 7.79            |
| 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 |                                       |            |                   |       |                 |

|  |   |  |                      |                             |              |                       |
|--|---|--|----------------------|-----------------------------|--------------|-----------------------|
| 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: |  | -                    | 11.71                       |              | 5.85                  |
| 20   | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk  |  |                      |                             |              |                       |
| <b>NSFR Disclosure Template</b>  |   |  |                      |                             |              |                       |
|  |   |  |                      |                             |              |                       |
| <b>(₹ in Crore)</b>  |   | <b>Unweighted value by residual maturity</b> |                      |                             |              | <b>Weighted value</b> |
|  |   | <b>No maturity*</b>                          | <b>&lt; 6 months</b> | <b>6 months to &lt; 1yr</b> | <b>≥ 1yr</b> |                       |
| 21   | Performing residential mortgages, of which:   | -  | -                    | -                           | 2.28         | 1.93                  |
| 22   | With a risk weight of <b>More</b> than or equal to 35% under the Basel II Standardised Approach for credit risk   |  |                      |                             | 2.28         | 1.93                  |
| 23   | Securities that are not in default and do not qualify as HQLA, including exchange- traded equities  |  |                      |                             |              |                       |
| 24   | Other assets: (sum of rows 25 to 29)  | 76.45  | -                    | -                           | -            | 73.52                 |
| 25   | Physical traded commodities, including gold   |  |                      |                             |              |                       |
| 26   | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs   | 19.58  |                      |                             |              | 16.64                 |
| 27   | NSFR derivative assets  | 0.00   |                      |                             |              | 0.00                  |
| 28   | NSFR derivative liabilities before deduction of variation margin posted   | 0.00   |                      |                             |              | 0.00                  |
| 29   | All other assets not included in the above categories   | 56.87  |                      |                             |              | 56.87                 |
| 30   | Off-balance sheet items   | 111.70                                       |                      |                             |              | 3.35                  |
| 31   | Total RSF   |  |                      |                             |              | 86.63                 |
| 32   | Net Stable Funding Ratio (%)  |  |                      |                             |              | 2,061.27              |
| <p>* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.</p> |   |  |                      |                             |              |                       |