BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on December 31, 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)	55,355	-	-	2,800	58,155
2	Regulatory capital	53,200	-	-	-	53,200
3	Other capital instruments	2,156	-	-	2,800	4,956
4	Retail deposits and deposits from small business customers: (5+6)	51,101	86,629	63	175	1,24,573
5	Stable deposits	7,682	-	-	-	7,298
6	Less stable deposits	43,420	86,629	63	175	1,17,275
7	Wholesale funding: (8+9)	85,484	89,482	26,987	28,557	1,01,719
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	85,484	89,482	26,987	28,557	1,01,719
10	Other liabilities: (11+12)	-	13,830	2,330	3,135	4,270
11	NSFR derivative liabilities		61	57	-	
12	All other liabilities and equity not included in the above categories	-	13,768	2,273	3,135	4,270
13	**Total ASF (1+4+7+10)**					**2,88,717**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					3,569
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	37,208	81,026	38,409	1,29,228	1,93,951
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	3,805	15,636	4,211	11,644	16,974

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:	33,403	64,913	34,196	1,14,452	1,74,459
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	15,112	12,230	-
21	Performing residential mortgages, of which:	-	-	-	1,728	1,123
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	1	1,728	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	477	2	1,404	1,394
24	Other assets: (sum of rows 25 to 29)	-	22,831	2,687	4,882	20,402
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		-	-	571	453
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		22,831	2,687	4,311	19,949
30	Off-balance sheet items			**2,00,565**		**8,431**
31	**Total RSF (14+15+16+24+30)**					**2,26,354**
32	**Net Stable Funding Ratio (%)**					**127.55%**