इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

CO: Risk Management Department

NET STABLE FUNDING RATIO (Consolidated) AS ON 30.06.2023

The Net Stable Funding Ratio (NSFR) is a significant component of the Basel III reforms. The NSFR promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The guidelines for NSFR were effective from October 1, 2021.

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. "Available stable funding" (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 month to < 1yr	≥ 1yr	
ASF Items						
1	**Capital: (2+3)**	**48829.55**	**0.00**	**900.00**	**6580.00**	**56309.55**
2	Regulatory capital	48829.55	0.00	900.00	6580.00	56309.55
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	**Retail deposits and deposits from small business customers: (5+6)**	**188443.32**	**56461.25**	**150411.85**	**0.00**	**361429.42**
5	Stable deposits	51339.47	19947.72	41605.53	0.00	107248.08
6	Less stable deposits	137103.85	36513.53	108806.33	0.00	254181.34
7	**Wholesale funding: (8+9)**	**61798.11**	**97167.81**	**67217.79**	**0.00**	**89836.48**
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	61798.11	97167.81	67217.79	0.00	89836.48
10	**Other liabilities: (11+12)**	**2226.94**	**8120.82**	**4288.14**	**19500.69**	**20374.76**
11	NSFR derivative liabilities		0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	2226.94	8120.82	4288.14	19500.69	20374.76
13	**Total ASF (1+4+7+10)**					**527950.21**
RSF Items						
14	**Total NSFR high-quality liquid assets (HQLA)**	**28636.33**	**5968.92**	**0.00**	**151042.77**	**8179.72**
15	**Deposits held at other financial institutions for operational purposes**	**0.00**	**469.96**	**0.00**	**0.00**	**234.98**
16	**Performing loans and securities: (17+18+19+21+23)**	**1526.29**	**151067.97**	**63417.43**	**281826.02**	**343973.49**
17	*Performing loans to financial institutions secured by Level 1 HQLA*	0.00	0.00	0.00	0.00	0.00
18	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	0.00	31556.97	3289.50	58002.70	64381.00

इंडियन बैंक INDIAN BANK C.O. जोखिम प्रबंधन विभाग Risk Management Department CHENNAI-600 014

KAILASHCHAND JAIN & CO. MUMBAI Chartered Accountants

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(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
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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:*	0.00	116242.18	56330.53	159893.61	221150.22
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	2270.41	833.83	19398.19	11251.22
21	Performing residential mortgages, of which:	0.00	7.33	23.77	35441.71	25686.31
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	3.45	9.69	29180.33	15938.66
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1526.29	3261.48	3773.63	28487.99	32755.96
24	**Other assets: (sum of rows 25 to 29)**	**7504.87**	**78.75**	**22.71**	**20531.79**	**27848.93**
25	Physical traded commodities, including gold	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1927.98	1638.78
27	NSFR derivative assets		31.43	2.15	45.87	79.45
28	NSFR derivative liabilities before deduction of variation margin posted		47.31	20.56	0.21	68.09
29	All other assets not included in the above categories	7504.87	0.00	0.00	18557.73	26062.60
30	**Off-balance sheet items**	**16203.57**	**0.00**	**43157.95**	**0.00**	**2104.92**
31	**Total RSF (14+15+16+24+30)**					**382342.03**
32	Net Stable Funding Ratio (%)					**138.08%**

Items reported in the 'no maturity' time bucket do not have a stated maturity. These 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.

Assistant General Manager (RMD)
Date: 27.07.2023

Place: Chennai

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जोखिम प्रबंधन विभाग
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चेन्नै / CHENNAI-600 014

Statutory Auditor

KAILASHCHAND JAIN & CO.
MUMBAI
Chartered Accountants