

Net Stable Funding Ratio Q1 FY22-23

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from June 2022 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 169.95% as on 30th June 2022 based on a consolidated basis and presented in Indian Rupee. Available table 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 Required stable funding (RSF) of a specific group is a function of the liquidity characteristics and residual maturities of the various assets held by that group as well as those of its Off-Balance Sheet (OBS) exposures.

The following table sets out NSFR of the Bank for quarter ended June 30th, 2022.

NSFR Disclosure					
(₹ in Crores)	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	1,670				1,670
2 Regulatory capital	1,670				1,670
3 Other capital instruments					
4 Retail deposits and deposits from small business customers: (5+6)			4,133		3,833
5 Stable deposits			2,271		2,158
6 Less stable deposits			1,862		1,676
7 Wholesale funding: (8+9)			4,584		2,292
8 Operational deposits					
9 Other wholesale funding			4,584		2,292
10 Other liabilities: (11+12)			849	3,966	3,966
11 NSFR derivative liabilities					
12 All other liabilities and equity not included in the above categories			849	3,966	3,966
13 Total ASF (1+4+7+10)	1,670		9,567	3,966	11,762
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	442		10		
15 Deposits held at other financial institutions for operational purposes			51		25
16 Performing loans and securities: (17+18+19+21+23)		468	9,455	13	6,244
17 Performing loans to financial institutions secured by Level 1 HQLA		468	25		74

18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions			228		114
19 Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:			9,202	13	6,056
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21 Performing residential mortgages, of which:					
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)				619	619
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					
28 NSFR derivative liabilities before deduction of variation margin posted					
29 All other assets not included in the above categories				619	619
30 Off-balance sheet items			655		32
31 Total RSF (14+ 15+ 16+ 24+ 30)	442	468	10,170	631	6,921
32 Net Stable Funding Ratio (%)					169.95%