

### Net Stable Funding Ratio Q1 FY24-25

The RBI guidelines stipulated the implementation of NSFR at a consolidated level for June 2024 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 115.67% as on 30<sup>th</sup> June 2024 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 30<sup>th</sup>, 2024.

NSFR Disclosure					
(₹ in Lakhs)	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
<b>1 Capital: (2+3)</b>	<b>3,11,931</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,11,931</b>
2 Regulatory capital	3,11,931	0	0	0	3,11,931
3 Other capital instruments	0	0	0	0	0
<b>4 Retail deposits and deposits from small business customers: (5+6)</b>	<b>2,79,533</b>	<b>1,95,566</b>	<b>1,87,265</b>	<b>4,23,889</b>	<b>10,43,143</b>
5 Stable deposits	0	0	0	0	0
6 Less stable deposits	2,79,533	1,95,566	1,87,265	4,23,889	10,43,143
<b>7 Wholesale funding: (8+9)</b>	<b>66,019</b>	<b>2,99,968</b>	<b>3,32,772</b>	<b>2,42,513</b>	<b>4,93,434</b>
8 Operational deposits	0	0	0	0	0
9 Other wholesale funding	66,019	2,99,968	3,32,772	2,42,513	4,93,434
<b>10 Other liabilities: (11+12)</b>	<b>1,49,676</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
11 NSFR derivative liabilities	0	0	0	0	0
12 All other liabilities and equity not included in the above categories	1,49,676	0	0	0	0
<b>13 Total ASF (1+4+7+10)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,48,508</b>
<b>RSF Item</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
14 Total NSFR high-quality liquid assets (HQLA)	2,28,197	10,961	4,589	3,30,746	3,49,612
15 Deposits held at other financial institutions for operational purposes	69,684	51,088	55.78	47.98	10,557
<b>16 Performing loans and securities: (17+18+19+21+23)</b>	<b>0</b>	<b>4,17,173</b>	<b>3,54,599</b>	<b>8,90,473</b>	<b>11,17,000</b>
17 Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0

18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	33,489	24,796	37,060	48,923
19 Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	0	3,82,416	3,28,573	7,83,083	10,21,115
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	0	0
21 Performing residential mortgages, of which:	0	1,268	1,229	70,329	46,963
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	0	0
23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities	0	29,757	0	0	14,879
<b>24 Other assets: (sum of rows 25 to 29)</b>	<b>80,643</b>	<b>0</b>	<b>0</b>	<b>21,162</b>	<b>1,01,805</b>
25 Physical traded commodities, including gold	0	0	0	0	0
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
27 NSFR derivative assets	0	0	0	0	0
28 NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
29 All other assets not included in the above categories	80,643	0	0	21,162	1,01,805
30 Off-balance sheet items	0	84,976	0	0	4,194
<b>31 Total RSF (14+15+16+24+30)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,98,048</b>
<b>32 Net Stable Funding Ratio (%)</b>					<b>115.67%</b>