

c) Net Stable Funding Ratio(NSFR):

Particulars		QUARTER 1 (30.06.2024)					QUARTER 2 (30.09.2024)				
(₹ in Crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item											
1	Capital: (2+3)	-	-	-	75879	75879	-	-	-	80340	80340
2	Regulatory capital	-	-	-	21796	21796	-	-	-	22493	22493
3	Other capital instruments	-	-	-	54083	54083	-	-	-	57847	57847
4	Retail deposits and deposits from small business customers: (5+6)	87608	-	86012.18	-	161203	89372	-	84761	-	161862
5	Stable deposits	63185	-	35686.6	-	93928	62915	-	35760.88	-	93951
6	Less stable deposits	24424	-	50325.58	-	67275	26457	-	49000.01	-	67911
7	Wholesale funding: (8+9)	9569	3114	49014	-	30849	5458	-	47766	-	34788
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	9569	3114.21	49014.04	-	30849	5458	-	47765.73	-	34788
10	Other liabilities: (11+12)	-3544	8970	-	-	0	3928	1202	294	-	0
11	NSFR derivative liabilities	-3544	-	-	-	0	-4403	-	-	-	0
12	All other liabilities and equity not included in the above categories	-	8970	-	-	0	8331	1202.24	294.03	-	0
13	Total ASF (1+4+7+10)	93634	12084	135026	75879	267930	98758	1202	132821	80340	276990

14	Total NSFR high-quality liquid assets (HQLA)	-	82,347.69	-	-	4365	-	88103.63	-	-	4723
15	Deposits held at other financial institutions for operational purposes	104.83	-	-	-	52	106	-	-	-	53
16	Performing loans and securities: (17+18+19+21+ 23)	-	-	63,227.82	1,09,635.61	115695	-	-	67,788.35	1,11,503.79	119304
17	Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loan to financial institutions.	-	-	-	-	-	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	3780.51	-	1890	-	-	2566.02	-	1283
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:	-	-	59447.31	63216	79266	-	-	65222.33	62889	82034
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	10000.73	17599	16439.68	-	-	10897.09	16918	16445.33
21	Performing residential mortgages, of which:	0	0	0	24587	15981.69	-	-	-	26680	17341.69
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	24587	15982	-	-	-	26680	17342

23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	21833	18557.84	-	-	-	21935	18644.81
24	Other assets: (sum of rows 25 to 29)	37366	-	-	37043	74351	37543	0	0	35044	72530
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	382	0	0	0	325	384	-	-	-	326
27	NSFR derivative assets	0	0	0	0	0	-	-	-	-	0
28	NSFR derivative liabilities before deduction of variation margin posted	259	0	0	0	259	259	-	-	-	259
29	All other assets not included in the above categories	36725.05	0	0	37043	73768	36900.45	-	-	35044	71945
30	Off-balance sheet items	24265	0	0	0	1201	24357	-	-	-	1204
31	Total RSF	61736	82348	63228	146678	195665	62006	88104	67788	146548	197814
32	Net Stable Funding Ratio (%)					136.93%					140.03%

Particulars		QUARTER 3 (31.12.2024)					QUARTER 4 (31.03.2025)				
(₹ in Crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item											
1	Capital: (2+3)	-	-	-	73753	73753	-	-	-	79813	79813
2	Regulatory capital	-	-	-	22641	22641	-	-	-	27408	27408
3	Other capital instruments	-	-	-	51113	51113	-	-	-	52405	52405
4	Retail deposits and deposits from small business customers: (5+6)	93763	-	84319	-	165388	95628	-	83186	-	166024
5	Stable deposits	66293	-	35989.01	-	97168	67068	-	34767.48	-	96744
6	Less stable deposits	27470	-	48330.47	-	68221	28560	-	48418.49	-	69280
7	Wholesale funding: (8+9)	8514	-	57539	-	34832	10214	442	70861	-	40759
8	Operational deposits	-	-	-	-	0	-	-	-	-	0
9	Other wholesale funding	8514	-	57538.5	-	34832	10214	441.89	70860.75	-	40759
10	Other liabilities: (11+12)	2504	12274	6746	2489	0	8316	10804	-	-	0
11	NSFR derivative liabilities	-3191	0	0	-	0	-6358	-	-	-	0
12	All other liabilities and equity not included in the above categories	5696	12273.68	6745.68	2489	0	14674	10803.56	-	-	0
13	Total ASF (1+4+7+10)	104781	12274	148604	76242	273974	114158	11245	154047	79813	286596
14	Total NSFR high-quality liquid assets (HQLA)	-	81061.98	-	-	4342	-	90248.45	-	-	4498

15	Deposits held at other financial institutions for operational purposes	50	-	-	-	25	135	-	-	-	67
16	Performing loans and securities: (17+18+19+21+ 23)	-	-	73,454.82	1,16,633.97	125416.4	-	-	95,586.34	1,08,989.53	129473.96
17	Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loan to financial institutions.	-	-	-	-	0	-	-	-	-	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	5035.83	-	2518	-	-	6649.84	-	3325
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:	-	-	68418.99	66196	85736	-	-	88936.5	57817	88535
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	32856.67	23702	53403.62	-	-	6384.64	21085	16897.56
21	Performing residential mortgages, of which:	-	-	-	28548	18556	-	-	-	29409	19115.86
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28548	18556	-	-	-	29409	19116
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	21890	18606.77	-	-	-	21763	18498.63

24	Other assets: (sum of rows 25 to 29)	37290	-	-	33763	70995	33395	-	-	33733	67069
25	Physical traded commodities, including gold	-	-	-	-	0	-	-	-	-	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	390	-	-	-	331	390	-	-	-	331
27	NSFR derivative assets	-	-	-	-	0	81.93	-	-	-	81.93
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	0	0	-	-	-	0
29	All other assets not included in the above categories	36900.45	-	-	33763	70663	32922.77	-	-	33733	66656
30	Off-balance sheet items	29265	-	-	-	1449	35753	-	-	-	1762.6
31	Total RSF	66605	81062	73455	150397	202228	69282	90248	95586	142722	202871
32	Net Stable Funding Ratio (%)					135.48%					141.27%

Qualitative Disclosure:

Background:

Net Stability Funding Ratio (NSFR) guidelines ensure reduction in funding risk over longer duration time horizon by requiring bank to fund their assets with sufficiently stable resources of funding in order to mitigate the risk of funding stress. The NSFR is defined as the amount of available stable funding relative to the amount required stable funding. RBI has issued the regulations on the implementation of Net stability funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation is effective from 01st October 2021.

Objective of NSFR:

The objective of NSFR is to ensure that Bank maintains a stable funding profile in relation to the assets requiring stable funding. A sustainable funding structure is intended to reduce the probability of erosion of bank's liquidity position due to disruptions in bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress.

Definition of NSFR:

The NSFR is defined as the amount of **Available Stable Funding (ASF)** relative to the amount of **Required Stable Funding (RSF)**.

Computation of NSFR:

The NSFR is computed as follows:

$$\text{NSFR} = \frac{\text{Available Stable Funding}}{\text{Required Stable Funding}} \geq 100\%$$

The above ratio should be equal to at least 100% on an ongoing basis. The NSFR is binding on Banks w.e.f. 01.10.2021 and quarterly filing in RBI portal is mandatory. Accordingly, we have uploaded NSFR in RBI portal for 31.03.2025

“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.

Example:

- a) Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year).
- b) Other capital instruments and liabilities with effective residual maturity of one year or more.
- c) Stable & less stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by **retail and small business customers (it is considered more stable than deposits from large corporates/institution)**
- d) Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks.

“Required Stable Funding” (RSF) 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.

Example:

- a) Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities
- b) Unencumbered Level 2A & Level 2B assets
- c) All other assets not included in the above categories with residual maturity of less than one year, including ‘standard’ loans to non-financial corporate clients, to retail and small business customers, and ‘standard’ loans to sovereigns and PSEs
- d) Unencumbered ‘standard’ residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardized Approach
- e) Other unencumbered performing loans with risk weights greater than 35% under the Standardized Approach and residual maturities of one year or more, excluding loans to financial institutions.
- f) All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.

Key Drivers

Available Stable Funding (ASF)	The main drivers are Capital , Retail Deposit, funding from Non-Financial Companies and Long term funding from financial Institutions. Non-Maturing deposits from Retail Customers and Deposits or Liabilities having with effective residual maturity of one year or more are better source considered as they are more stable in nature.
Required Stable Funding	CRR and HQLA i.e. Unencumbered SLR securities are considered to have lower fund requirement considered hence require low amount of stable funding due to their high liquidity. Performing loans have different funding requirement based on their residual Maturity.

UCO Bank’s Position:

Bank is maintaining NSFR well above the regulatory requirement of 100% on an ongoing basis. Bank's NSFR for the year ending on March 2025 stood at 141.27%. The Available Stable Funding (ASF) as on 31st March 2025 stood at Rs. 286595.58 Crs and required Stable Funding (RSF) stood at Rs. 202871.08 Crs. Thus, Bank has sufficient stable sources to manage its funding requirement.