Rs. In Millions

LCR Disclosure Q1 FY 2022-23

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**1,96,166.18**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	7,17,938.40	69,658.70
(i)	Stable deposits	42,702.79	2,135.14
(ii)	Less stable deposits	6,75,235.60	67,523.56
3	Unsecured wholesale funding, of which:	31,176.47	30,715.57
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	31,075.02	30,614.12
(iii)	Unsecured debt	101.45	101.45
4	Secured wholesale funding		-
5	Additional requirements, of which	0.33	0.33
(i)	*Outflows related to derivative exposures and other collateral requirements*	0.33	0.33
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	6,237.38	6,237.38
7	Other contingent funding obligations	25,138.03	8,114.06
8	**TOTAL CASH OUTFLOWS**		**1,14,726.03**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	59,901.12	29,950.56
11	Other cash inflows	25,281.72	24,493.29
12	**TOTAL CASH INFLOWS**	85,182.85	**54,443.85**
	TOTAL HQLA		**1,96,166.18**
	TOTAL NET CASH OUTFLOWS		**60,282.18**
	LIQUIDITY COVERAGE RATIO (%)		**325.41%**

NSFR Disclosure Template - 30th June 2022						
		Unweighted Value by Residual Maturity				
	(Rs. In Million)	No Maturity	< 6 M	6M to < 1Y	>= 1Y	Weighted Value
ASF Item						
1	Capital: (2+3)	58,416.40	-	-	15,400.00	73,816.40
2	Regulatory Capital	58,416.40			14,200.00	72,616.40
3	Other Capital Instruments				1,200.00	1,200.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,84,031.45	1,26,014.48	1,11,761.28	-	4,71,276.95
5	Stable Deposits	16,243.26	8,929.92	7,836.09		31,358.81
6	Less Stable Deposits	2,67,788.19	1,17,084.56	1,03,925.18		4,39,918.14
7	Wholesale Funding: (8+9)	-	4,564.51	31,248.45	-	17,906.48
8	Operational Deposis					-
9	Other Wholesale Funding		4,564.51	31,248.45		17,906.48
10	Other Liabilities: (11+12)	20,729.40	66,655.80	-	2,65,786.29	2,65,049.88
11	NSFR Derivative Liabilities				736.41	
12	All Other Liabilities and Equity not Included in the Above Categories	20,729.40	66,655.80		2,65,049.88	2,65,049.88
13	**Total ASF (1+4+7+10)**					**8,28,049.71**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					9,142.37
15	Deposits held at Other Financial Institutions for Operational Purposes		31,907.08	-	-	15,953.54
16	Performing Loans and Securities: (17+18+19+21+23)	-	2,69,536.36	1,03,843.62	2,51,128.49	3,86,265.55
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		13,190.08	2,237.73	29,061.26	32,158.64
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:		2,54,170.00	99,016.43	1,73,346.79	3,16,425.64
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				37,561.75	24,415.14
21	Performing Residential Mortgages of which:		9.18	36.76	37,593.64	25,863.59
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				30,569.88	19,870.42
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		2,167.10	2,552.70	11,126.80	11,817.68
24	Other Assets: (sum of rows 25 to 29)	9,931.79	10,870.38	4,990.66	84,918.23	1,10,384.68
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				2,175.80	1,849.43
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				171.74	171.74
29	All Other Assets not Included in the Above Categories	9,931.79	10,870.38	4,990.66	82,570.69	1,08,363.51
30	Off-Balance Sheet Items				2,08,426.84	9,707.82
31	**Total RSF (14+15+16+24+30)**					**5,31,453.95**
32	**Net Stable Funding Ratio (%)**					**155.81%**