

## LCR DISCLOSURE Q3 FY 2024-25

Rs. in million

		Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total High Quality Liquid Assets (HQLA)	-	<b>2,32,918.57</b>
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	8,47,134.65	76,504.12
(i)	Stable deposits	1,64,186.88	8,209.34
(ii)	Less stable deposits	6,82,947.77	68,294.78
3	Unsecured wholesale funding, of which:	1,30,487.47	1,20,610.66
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,29,956.49	1,20,079.67
(iii)	Unsecured debt	530.99	530.99
4	Secured wholesale funding	5,150.43	-
5	Additional requirements, of which	18.25	18.25
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	18.25	18.25
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	53,421.95	4,992.09
7	Other contingent funding obligations	3,01,701.65	22,833.93
8	<b>TOTAL CASH OUTFLOWS</b>		<b>2,24,959.04</b>
<b>CASH INFLOWS</b>			
9	Secured lending (e.g. reverse repos)	10,660.48	-
10	Inflows from fully performing exposures	46,985.56	23,492.78
11	Other cash inflows	23,426.79	22,654.74
12	<b>TOTAL CASH INFLOWS</b>	<b>81,072.83</b>	<b>46,147.52</b>
	<b>TOTAL HQLA</b>		<b>2,32,918.57</b>
	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,78,811.53</b>
	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>130.26%</b>

### NSFR Disclosure Template - 31-12-2024

( Rs. in million )		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	88,551.32	5,000.00	-	8,500.00	1,02,051.32
2	Regulatory Capital	88,551.32	5,000.00		3,540.00	97,091.32
3	Other Capital Instruments				4,960.00	4,960.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,92,850.17	2,71,920.17	2,67,860.60	-	7,59,337.79
5	Stable Deposits	71,041.65	52,624.43	75,732.88		1,89,429.00
6	Less Stable Deposits	2,21,808.53	2,19,295.74	1,92,127.72		5,69,908.79
7	Wholesale Funding: (8+9)	-	9,834.53	59,833.70	-	34,834.11
8	Operational Deposits					-
9	Other Wholesale Funding		9,834.53	59,833.70		34,834.11
10	Other Liabilities: (11+12)	36,261.13	46,971.82	-	85,969.11	85,800.04
11	NSFR Derivative Liabilities				169.07	
12	All Other Liabilities and Equity not Included in the Above Categories	36,261.13	46,971.82		85,800.04	85,800.04
13	Total ASF (1+4+7+10)					9,82,023.26
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					11,281.19
15	Deposits held at Other Financial Institutions for Operational Purposes		26,303.81	-	-	13,151.90
16	Performing Loans and Securities: (17+18+19+21+23)	-	4,32,718.84	1,39,179.48	2,73,152.97	5,03,673.02
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		25,723.54	12,127.51	63,957.70	73,879.99
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:		4,02,319.47	1,26,538.42	1,62,698.33	3,93,885.45
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				44,185.40	28,720.51
21	Performing Residential Mortgages of which:		10.54	29.83	38,894.84	26,871.29
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				31,047.51	20,180.88
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		4,665.29	483.72	7,602.10	9,036.29
24	Other Assets: (sum of rows 25 to 29)	12,005.35	6,206.14	3,534.19	77,571.39	98,487.05
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				5,533.56	4,703.53
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				90.50	90.50
29	All Other Assets not Included in the Above Categories	12,005.35	6,206.14	3,534.19	71,947.33	93,693.02
30	Off-Balance Sheet Items				3,34,967.61	16,433.35
31	Total RSF (14+15+16+24+30)					6,43,026.51
32	Net Stable Funding Ratio (%)					152.72%