

Rs. In Millions

LCR Disclosure Q4 FY 2022-23

| | | Total Unweighted Value (Average) | Total Weighted Value (Average) |
|-----------------------------------|---|----------------------------------|--------------------------------|
| High Quality Liquid Assets | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 202,418.04 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 805,549.46 | 77,557.18 |
| (i) | Stable deposits | 59,955.39 | 2,997.77 |
| (ii) | Less stable deposits | 745,594.08 | 74,559.41 |
| 3 | Unsecured wholesale funding, of which: | 77,054.41 | 66,578.35 |
| (i) | Operational deposits (all counterparties) | - | - |
| (ii) | Non-operational deposits (all counterparties) | 77,013.83 | 66,537.77 |
| (iii) | Unsecured debt | 40.58 | 40.58 |
| 4 | Secured wholesale funding | | - |
| 5 | Additional requirements, of which | 11.58 | 11.58 |
| (i) | <i>Outflows related to derivative exposures and other collateral requirements</i> | 11.58 | 11.58 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | - | - |
| (iii) | <i>Credit and liquidity facilities</i> | - | - |
| 6 | Other contractual funding obligations | 4,915.00 | 4,915.00 |
| 7 | Other contingent funding obligations | 25,038.27 | 5,347.57 |
| 8 | TOTAL CASH OUTFLOWS | | 154,409.68 |
| Cash Inflows | | | |
| 9 | Secured lending (e.g. reverse repos) | - | - |
| 10 | Inflows from fully performing exposures | 75,316.89 | 37,658.45 |
| 11 | Other cash inflows | 16,249.23 | 15,267.82 |
| 12 | TOTAL CASH INFLOWS | 91,566.13 | 52,926.27 |
| | | | |
| | TOTAL HQLA | | 202,418.04 |
| | TOTAL NET CASH OUTFLOWS | | 101,483.42 |
| | LIQUIDITY COVERAGE RATIO (%) | | 199.46% |

NSFR Disclosure Template - 31st March 2023

| (Rs. In Million) | | Unweighted Value by Residual Maturity | | | | Weighted Value |
|--------------------|--|---------------------------------------|------------|------------|------------|-------------------|
| | | No Maturity | < 6 M | 6M to < 1Y | >= 1Y | |
| ASF Item | | | | | | |
| 1 | Capital: (2+3) | 66,972.50 | - | - | 15,400.00 | 82,372.50 |
| 2 | Regulatory Capital | 66,972.50 | | | 13,600.00 | 80,572.50 |
| 3 | Other Capital Instruments | | | | 1,800.00 | 1,800.00 |
| 4 | Retail Deposits and Deposits from Small Business Customers: (5+6) | 289,378.88 | 132,185.15 | 186,101.87 | - | 549,094.69 |
| 5 | Stable Deposits | 21,564.15 | 10,342.21 | 12,001.16 | | 41,712.14 |
| 6 | Less Stable Deposits | 267,814.73 | 121,842.95 | 174,100.71 | | 507,382.56 |
| 7 | Wholesale Funding: (8+9) | - | 10,062.21 | 27,667.33 | - | 18,864.77 |
| 8 | Operational Deposit | | | | | - |
| 9 | Other Wholesale Funding | | 10,062.21 | 27,667.33 | | 18,864.77 |
| 10 | Other Liabilities: (11+12) | 17,575.29 | 47,165.60 | - | 259,770.09 | 259,770.09 |
| 11 | NSFR Derivative Liabilities | | | | - | |
| 12 | All Other Liabilities and Equity not Included in the Above Categories | 17,575.29 | 47,165.60 | | 259,770.09 | 259,770.09 |
| 13 | Total ASF (1+4+7+10) | | | | | 910,102.05 |
| RSF Item | | | | | | |
| 14 | Total NSFR High-Quality Liquid Assets (HQLA) | | | | | 9,891.49 |
| 15 | Deposits held at Other Financial Institutions for Operational Purposes | | 23,912.96 | - | - | 11,956.48 |
| 16 | Performing Loans and Securities: (17+18+19+21+23) | - | 312,887.88 | 135,705.83 | 258,292.60 | 433,925.82 |
| 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 | | 13,132.40 | 1,872.28 | 54,235.45 | 57,141.45 |
| 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: | | 291,406.76 | 129,531.04 | 158,137.71 | 337,420.80 |
| 20 | With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk | | | | 37,325.80 | 24,261.77 |
| 21 | Performing Residential Mortgages of which: | | 9.32 | 34.20 | 35,478.84 | 24,185.21 |
| 22 | With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk | | | | 29,967.81 | 19,479.08 |
| 23 | Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities | | 8,339.40 | 4,268.30 | 10,440.60 | 15,178.36 |
| 24 | Other Assets: (sum of rows 25 to 29) | 9,971.06 | 5,101.37 | 6,571.59 | 83,157.36 | 104,185.45 |
| 25 | Physical Traded Commodities, Including Gold | - | | | | - |
| 26 | Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs | | | | 4,106.20 | 3,490.27 |
| 27 | NSFR Derivative Assets | | | | 112.90 | 112.90 |
| 28 | NSFR Derivative Liabilities Before Deduction of Variation Margin Posted | | | | 69.03 | 69.03 |
| 29 | All Other Assets not Included in the Above Categories | 9,971.06 | 5,101.37 | 6,571.59 | 78,869.23 | 100,513.26 |
| 30 | Off-Balance Sheet Items | | | | 272,707.69 | 12,732.12 |
| 31 | Total RSF (14+15+16+24+30) | | | | | 572,691.36 |
| 32 | Net Stable Funding Ratio (%) | | | | | 158.92% |