# LCR DISCLOSURE Q4 FY 2024-25

Rs. in million

| | | Total Unweighted Value (Average) | Total Weighted Value (Average) |
|---|---|---|---|
| **HIGH QUALITY LIQUID ASSETS** | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | - | **225,860.28** |
| **CASH OUTFLOWS** | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 857,769.18 | 77,420.70 |
| (i) | Stable deposits | 167,124.31 | 8,356.22 |
| (ii) | Less stable deposits | 690,644.87 | 69,064.49 |
| 3 | Unsecured wholesale funding, of which: | 133,689.71 | 124,180.89 |
| (i) | Operational deposits (all counterparties) | - | - |
| (ii) | Non-operational deposits (all counterparties) | 133,615.77 | 124,106.95 |
| (iii) | Unsecured debt | 73.94 | 73.94 |
| 4 | Secured wholesale funding | 3,147.31 | - |
| 5 | Additional requirements, of which | 331.06 | 331.06 |
| (i) | *Outflows related to derivative exposures and other collateral requirements* | 331.06 | 331.06 |
| (ii) | *Outflows related to loss of funding on debt products* | - | - |
| (iii) | *Credit and liquidity facilities* | - | - |
| 6 | Other contractual funding obligations | 47,939.94 | 4,123.78 |
| 7 | Other contingent funding obligations | 309,275.19 | 21,141.51 |
| 8 | **TOTAL CASH OUTFLOWS** | | **227,197.96** |
| **CASH INFLOWS** | | | |
| 9 | Secured lending (e.g. reverse repos) | 15,065.36 | - |
| 10 | Inflows from fully performing exposures | 64,682.94 | 32,341.47 |
| 11 | Other cash inflows | 28,238.01 | 26,923.67 |
| 12 | **TOTAL CASH INFLOWS** | **107,986.32** | **59,265.14** |
| | | | |
| | **TOTAL HQLA** | | **225,860.28** |
| | **TOTAL NET CASH OUTFLOWS** | | **167,932.82** |
| | **LIQUIDITY COVERAGE RATIO (%)** | | **134.49%** |

## NSFR Disclosure - 31-03-2025

| | ( Rs. in million ) | Unweighted Value by Residual Maturity | | | | Weighted Value |
|---|---|---|---|---|---|---|
| | | No Maturity | < 6 M | 6M to < 1Y | >= 1Y | |
| **ASF Item** | | | | | | |
| 1 | Capital: (2+3) | 95,782.28 | 5,000.00 | - | 5,500.00 | 106,282.28 |
| 2 | Regulatory Capital | 95,782.28 | 5,000.00 | | 3,540.00 | 104,322.28 |
| 3 | Other Capital Instruments | | | | 1,960.00 | 1,960.00 |
| 4 | Retail Deposits and Deposits from Small Business Customers: (5+6) | 312,817.50 | 248,140.24 | 272,200.29 | 107,606.14 | 866,123.59 |
| 5 | Stable Deposits | 69,535.76 | 56,181.10 | 47,787.79 | 10,928.97 | 175,758.39 |
| 6 | Less Stable Deposits | 243,281.73 | 191,959.14 | 224,412.50 | 96,677.17 | 690,365.21 |
| 7 | Wholesale Funding: (8+9) | 40,820.16 | 39,829.93 | 39,472.48 | 14,369.27 | 39,360.93 |
| 8 | Operational Deposis | | | | | - |
| 9 | Other Wholesale Funding | 40,820.16 | 39,829.93 | 39,472.48 | 14,369.27 | 39,360.93 |
| 10 | Other Liabilities: (11+12) | 28,927.34 | 29,406.11 | 312.60 | 3,831.54 | 6,361.90 |
| 11 | NSFR Derivative Liabilities | | | | 81.54 | |
| 12 | All Other Liabilities and Equity not Included in the Above Categories | 28,927.34 | 29,406.11 | 312.60 | 3,750.00 | 6,361.90 |
| **13** | **Total ASF (1+4+7+10)** | | | | | **1,018,128.70** |
| **RSF Item** | | | | | | |
| 14 | Total NSFR High-Quality Liquid Assets (HQLA) | | | | | 10,683.85 |
| 15 | Deposits held at Other Financial Institutions for Operational Purposes | | 28,841.31 | 2.50 | - | 14,421.91 |
| 16 | Performing Loans and Securities: (17+18+19+21+23) | - | 471,154.23 | 143,976.12 | 288,832.31 | 524,516.24 |
| 17 | Performing Loans to Financial Institutions secured by Level 1 HQLA | | 42,780.12 | | | 4,278.01 |
| 18 | Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions | | 18,087.96 | 12,161.42 | 70,868.74 | 79,662.64 |
| 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: | | 405,813.27 | 129,273.55 | 170,687.36 | 403,270.35 |
| 20 | With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk | | | | 46,786.58 | 30,411.28 |
| 21 | Performing Residential Mortgages of which: | | 9.90 | 25.10 | 40,859.58 | 28,361.58 |
| 22 | With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk | | | | 31,932.78 | 20,756.31 |
| 23 | Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities | | 4,462.97 | 2,516.05 | 6,416.64 | 8,943.65 |
| 24 | Other Assets: (sum of rows 25 to 29) | 14,472.25 | 5,957.89 | 3,385.32 | 62,735.19 | 86,015.05 |
| 25 | Physical Traded Commodities, Including Gold | - | | | | - |
| 26 | Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs | | | | 3,570.70 | 3,035.10 |
| 27 | NSFR Derivative Assets | | | | - | - |
| 28 | NSFR Derivative Liabilities Before Deduction of Variation Margin Posted | | | | 50.70 | 50.70 |
| 29 | All Other Assets not Included in the Above Categories | 14,472.25 | 5,957.89 | 3,385.32 | 59,113.78 | 82,929.25 |
| 30 | Off-Balance Sheet Items | | | | 326,115.36 | 16,010.58 |
| **31** | **Total RSF (14+15+16+24+30)** | | | | | **651,647.62** |
| **32** | **Net Stable Funding Ratio (%)** | | | | | **156.24%** |