

IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO

Rs in crs

	Qtr ended June 2018		Qtr ended September 2018		Qtr ended December 2018		Qtr ended March 2019		
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	
High Quality Liquid Assets									
1	Total High Quality Liquid Assets (HQLA)		29,741		32,786		37,105		39,426
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	4,507	225	4,669	233	4,877	244	5,406	270
(ii)	Less stable deposits	32,498	3,250	33,057	3,306	36,196	3,620	41,245	4,125
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	62,782	31,623	66,099	33,461	71,636	37,118	75,681	39,417
(iii)	Unsecured debt								
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	51,172	51,172	27,151	27,151	27,640	27,640	59,124	59,124
(ii)	Outflows related to loss of funding on debt products								
(iii)	Credit and liquidity facilities								
6	Other contractual funding obligations	1,971	1,971	3,724	3,724	3,773	3,773	3,231	3,231
7	Other contingent funding obligations	56,888	2,010	64,194	2,342	64,984	2,356	63,933	2,281
8	Total Cash Outflows		90,251		70,218		74,751		108,448
Cash Inflows									
9	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	68,566	61,915	45,876	38,811	44,526	38,428	79,300	72,970
11	Other cash inflows	-	-	10	5	-	-	164	82
12	Total Cash Inflows		61,915		38,817		38,428		73,053
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	Total HQLA		29,741		32,786		37,105		39,426
14	Total Net Cash Outflows		28,336		31,401		36,323		35,396
15	Liquidity Coverage Ratio (%)		104.96%		104.41%		102.15%		111.39%