

# IndusInd Bank

## BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Dec 31, 2019

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)		52,721
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	6,710	336
(ii)	Less Stable deposits	54,229	5,423
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	88,493	46,067
(iii)	Unsecured debt		
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	2,901	2,901
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	2,498	2,498
7	Other contingent funding obligations	70,073	2,489
8	<b>Total Cash Outflows</b>		<b>59,713</b>
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures	18,355	13,284
11	Other cash inflows	16	8
12	<b>Total Cash Inflows</b>		<b>13,292</b>
			Total Adjusted Value
13	<b>TOTAL HQLA</b>		<b>52,721</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>46,421</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>113.57%</b>

Note: LCR data for quarter ended Dec 31, 2019 have been computed based on simple average of daily observations.