

IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Sep 30, 2019

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		52,588
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	6,369	318
(ii)	Less Stable deposits	49,799	4,980
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	86,268	43,486
(iii)	Unsecured debt		
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	7,057	7,057
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	3,490	3,490
7	Other contingent funding obligations	71,692	2,613
8	Total Cash Outflows		61,945
Cash Inflows			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures	22,311	15,893
11	Other cash inflows	-	-
12	Total Cash Inflows		15,893
			Total Adjusted Value
13	TOTAL HQLA		52,588
14	TOTAL NET CASH OUTFLOWS		46,052
15	LIQUIDITY COVERAGE RATIO (%)		114.19%

Note: LCR data for quarter ended Sep 30, 2019 have been computed based on simple average of daily observations.