

IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO

Rs in crs

		June 2020		September 2020		December 2020		March 2021	
		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)		54,927.66		79,947.76		85,133.79		93,422.13
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	8,567.28	428.36	8,768.86	438.44	10,785.90	539.29	13,176.22	658.81
(ii)	Less stable deposits	54,119.22	5,411.92	61,339.98	6,134.00	68,127.80	6,812.78	74,574.71	7,457.47
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)								
(ii)	Non-operational deposits (all counterparties)	75,888.40	42,421.96	90,313.26	52,521.04	91,785.79	51,343.82	1,05,274.45	59,813.50
(iii)	Unsecured debt								
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	3,017.08	3,017.08	4,751.95	4,751.95	4,637.70	4,637.70	4,766.37	4,766.37
(ii)	Outflows related to loss of funding on debt products								
(iii)	Credit and liquidity facilities								
6	Other contractual funding obligations	6,262.67	6,262.67	3,381.10	3,381.10	3,166.07	3,166.07	4,263.62	4,263.62
7	Other contingent funding obligations	73,893.09	2,626.06	71,215.47	2,482.68	72,714.62	2,569.89	72,322.20	2,575.84
8	Total Cash Outflows		60,168.05		69,709.21		69,069.55		79,535.62
Cash Inflows									
9	Secured lending (e.g. reverse repos)								
10	Inflows from fully performing exposures	19,835.09	15,750.12	16,897.09	12,493.45	19,915.98	14,403.73	20,951.94	15,157.23
11	Other cash inflows								
12	Total Cash Inflows		15,750.12		12,493.45		14,403.73		15,157.23
13	Total HQLA		54,927.66		79,947.76		85,133.79		93,422.13
14	Total Net Cash Outflows		44,417.93		57,215.75		54,665.82		64,378.39
15	Liquidity Coverage Ratio (%)		123.66%		139.73%		155.73%		145.11%