IndusInd Bank

# BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Dec 31, 2020

(Rs in Crores)

| | | Total Unweighted Value (Average) | Total Weighted Value (Average) |
|---|---|---|---|
| **High Quality Liquid Assets** | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | [redacted] | **85,133.79** |
| **Cash Outflows** | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| (i) | Stable deposits | 10,785.90 | 539.29 |
| (ii) | Less Stable deposits | 68,127.80 | 6,812.78 |
| 3 | Unsecured wholesale funding, of which: | | |
| (i) | Operational deposits (all counterparties) | - | - |
| (ii) | Non-Operational deposits (all counterparties) | 91,785.79 | 51,343.82 |
| (iii) | Unsecured debt | | |
| 4 | Secured wholesale funding | [redacted] | - |
| 5 | Additional requirements, of which: | | |
| (i) | Outflows related to derivatives exposure and other collateral requirement | 4,637.70 | 4,637.70 |
| (ii) | Outflows related to loss of funding on debt products | | |
| (iii) | Credit and liquidity facilities | | |
| 6 | Other contractual funding obligations | 3,166.07 | 3,166.07 |
| 7 | Other contingent funding obligations | 72,714.62 | 2,569.89 |
| 8 | **Total Cash Outflows** | [redacted] | **69,069.55** |
| **Cash Inflows** | | | |
| 9 | Secured lending (e.g. reverse repos) | | |
| 10 | Inflows from fully performing exposures | 19,915.98 | 14,403.73 |
| 11 | Other cash inflows | - | - |
| 12 | **Total Cash Inflows** | | **14,403.73** |
| | | | Total Adjusted Value |
| 13 | **TOTAL HQLA** | [redacted] | **85,133.79** |
| 14 | **TOTAL NET CASH OUTFLOWS** | [redacted] | **54,665.82** |
| 15 | **LIQUIDITY COVERAGE RATIO (%)** | [redacted] | **155.73%** |

Note: LCR data for quarter ended Dec 31, 2020 have been computed based on simple average of daily observations.