IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Sep 30, 2021

(Rs in Crores)

		Total Unweighted Value (Average)	**Total Weighted Value (Average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**1,05,012**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	5,867	293
(ii)	Less Stable deposits	100,637	10,064
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	1,14,688	61,314
(iii)	Unsecured debt		
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	4,993	4,993
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	3,950	3,950
7	Other contingent funding obligations	1,34,759	5,607
8	**Total Cash Outflows**		**86,222**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	40,742	-
10	Inflows from fully performing exposures	20,305	15,067
11	Other cash inflows	48	24
12	**Total Cash Inflows**		**15,091**
			Total Adjusted Value
13	**TOTAL HQLA**		**1,05,012**
14	**TOTAL NET CASH OUTFLOWS**		**71,131**
15	**LIQUIDITY COVERAGE RATIO (%)**		**147.63%**

Note: LCR data for quarter ended Sep 30, 2021 have been computed based on simple average of daily observations.