

IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO

Rs in crs

		June 2021		September 2021		December 2021		March 2022	
		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)		1,01,194.50		1,05,011.89		1,00,865.84		98,822.82
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	5,683.53	285.72	5,866.63	293.33	6,064.42	303.22	6,562.98	328.15
(ii)	Less stable deposits	92,483.56	9,248.36	1,00,636.94	10,063.69	1,04,355.69	10,435.57	1,09,042.23	10,904.22
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	1,09,745.47	61,094.40	1,14,687.85	61,314.14	1,26,542.27	68,749.60	1,29,903.76	71,834.46
(iii)	Unsecured debt								
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	4,182.47	4,039.11	4,993.21	4,993.21	18,849.92	18,849.92	20,232.20	20,232.20
(ii)	Outflows related to loss of funding on debt products								
(iii)	Credit and liquidity facilities								
6	Other contractual funding obligations	4,757.08	4,757.08	3,950.31	3,950.31	4,582.12	4,582.12	6,075.36	6,075.36
7	Other contingent funding obligations	1,35,474.91	5,673.60	1,34,759.11	5,607.14	1,73,003.22	6,860.11	1,76,762.65	7,111.15
8	Total Cash Outflows		85,098.27		86,221.82		1,09,780.54		1,16,485.54
	Cash Inflows								
9	Secured lending (e.g. reverse repos)			40,741.79	-	32,050.30	-	33,977.68	-
10	Inflows from fully performing exposures	21,080.10	15,971.54	20,305.27	15,066.62	42,401.15	36,228.00	45,036.37	38,261.64
11	Other cash inflows			48.48	24.24	-	-	-	-
12	Total Cash Inflows		15,971.54		15,090.86		36,228.00		38,261.64
13	Total HQLA		1,01,194.50		1,05,011.89		1,00,865.84		98,822.82
14	Total Net Cash Outflows		69,126.73		71,130.96		73,552.54		78,223.90
15	Liquidity Coverage Ratio (%)		146.39%		147.63%		137.13%		126.33%