

**LIQUIDITY COVERAGE RATIO (LCR) FOR FY2023-24 (Q1) & (Q2)**

(Rs. In Crore)

| LCR COMPONENTS                    |   | June 2023                         |                                  | Sept 2023                         |                                  |
|-----------------------------------|---|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|                                   |   | Total Unweighted Value* [average] | Total Weighted Value # (average) | Total Unweighted Value* [average] | Total Weighted Value # (average) |
| <b>High Quality Liquid Assets</b> |   |                                   |                                  |                                   |                                  |
| 1                                 | Total High Quality Liquid Assets (HQLA)   |                                   | <b>65,135.35</b>                 |                                   | <b>66,334.58</b>                 |
| 2                                 | Retail deposits and deposits from small business customers, of which:             | 205,246.75                        | 19,197.76                        | 211,340.59                        | 19,767.92                        |
| (i)                               | Stable deposits   | 26,538.41                         | 1,326.92                         | 27,322.68                         | 1,366.13                         |
| (ii)                              | Less stable deposits  | 178,708.34                        | 17,870.84                        | 184,017.91                        | 18,401.79                        |
| 3                                 | Unsecured wholesale funding, of which:  | 47,920.97                         | 23,941.17                        | 54,082.57                         | 27,010.27                        |
| (i)                               | Operational deposits (all counterparties)   | 0.00                              | 0.00                             | 0.00                              | 0.00                             |
| (ii)                              | Non-operational deposits (all counterparties)                                     | 47,920.97                         | 23,941.17                        | 54,082.57                         | 27,010.27                        |
| (iii)                             | Unsecured debt  | 0.00                              | 0.00                             | 0.00                              | 0.00                             |
| 4                                 | Secured wholesale funding   | 4753.98                           | 290.16                           | 5214.87                           | 1,367.53                         |
| 5                                 | Additional requirements, of which   | 12,477.02                         | 1,859.93                         | 14,153.19                         | 2,017.54                         |
| (i)                               | <i>Outflows related to derivative exposures and other collateral requirements</i> | 808.46                            | 808.46                           | 810.90                            | 810.90                           |
| (ii)                              | <i>Outflows related to loss of funding on debt products</i>                       | 0.00                              | 0.00                             | 0.00                              | 0.00                             |
| (iii)                             | <i>Credit and liquidity facilities</i>  | 11,668.56                         | 1,051.47                         | 13,342.29                         | 1,206.64                         |
| 6                                 | Other contractual funding obligations   | 0.00                              | 0.00                             | 0.00                              | 0.00                             |
| 7                                 | Other contingent funding obligations  | 15,537.54                         | 466.46                           | 17,107.07                         | 513.40                           |
| 8                                 | <b>TOTAL CASH OUTFLOWS</b>  | 285,936.26                        | 45,755.48                        | 301,898.29                        | 50,676.66                        |
| 9                                 | Secured lending (e.g. reverse repos)  | 7.14                              | 0.00                             | 34.71                             | 0.00                             |
| 10                                | Inflows from fully performing exposures   | 9,630.42                          | 5,407.17                         | 8,878.73                          | 5,171.76                         |
| 11                                | Other cash inflows  | 592.16                            | 588.93                           | 2,168.27                          | 2,166.77                         |
| 12                                | <b>TOTAL CASH INFLOWS</b>   | 10,229.72                         | 5,996.10                         | 11,081.71                         | 7,338.53                         |
| 13                                | <b>TOTAL HQLA</b>   |                                   | 65,135.35                        |                                   | 66,334.58                        |
| 14                                | <b>TOTAL NET CASH OUTFLOWS</b>  |                                   | 39,759.38                        |                                   | 43,338.13                        |
| 15                                | <b>LIQUIDITY COVERAGE RATIO (%)</b>   |                                   | 163.82%                          |                                   | 153.06%                          |