IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Jun 30, 2018

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**29,741**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	4,507	225
(ii)	Less Stable deposits	32,498	3,250
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	62,782	31,623
(iii)	Unsecured debt		
4	Secured wholesale funding		
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	51,172	51,172
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	1,971	1,971
7	Other contingent funding obligations	56,888	2,010
8	**Total Cash Outflows**		**90,251**
Cash Inflows			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures	68,566	61,915
11	Other cash inflows	-	-
12	**Total Cash Inflows**		**61,915**
			Total Adjusted Value
13	**TOTAL HQLA**		**29,741**
14	**TOTAL NET CASH OUTFLOWS**		**28,336**
15	**LIQUIDITY COVERAGE RATIO (%)**		**104.96%**

Note: LCR data for quarter ended Jun 30, 2018 have been computed based on simple average of daily observations.