IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO

Rs in crs

		June 2019		September 2019		December 2019		March 2020	
		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)		**46,041**		**52,588**		**52,726**		**51,432**
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	6,086	304	6,369	318	6,710	336	7,928	396
(ii)	Less stable deposits	46,289	4,629	49,799	4,980	54,229	5,423	54,659	5,466
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)								
(ii)	Non-operational deposits (all counterparties)	78,820	39,931	86,268	43,486	88,493	46,067	92,195	47,110
(iii)	Unsecured debt								
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	24,253	24,253	7,057	7,057	2,901	2,901	2,857	2,857
(ii)	Outflows related to loss of funding on debt products								
(iii)	Credit and liquidity facilities								
6	Other contractual funding obligations	4,284	4,284	3,490	3,490	2,498	2,498	3,740	3,740
7	Other contingent funding obligations	65,202	2,309	71,692	2,613	70,073	2,489	71,467	2,517
8	**Total Cash Outflows**		**75,710**		**61,944**		**59,714**		**62,086**
	Cash Inflows								
9	Secured lending (e.g. reverse repos)								
10	Inflows from fully performing exposures	37,898	34,052	22,311	15,893	18,355	13,284	21,758	16,257
11	Other cash inflows					16	8	60	30
12	**Total Cash Inflows**		**34,052**		**15,893**		**13,292**		**16,287**
13	**Total HQLA**		**46,041**		**52,588**		**52,726**		**51,432**
14	**Total Net Cash Outflows**		**41,658**		**46,052**		**46,421**		**45,799**
15	**Liquidity Coverage Ratio (%)**		**110.52%**		**114.19%**		**113.58%**		**112.30%**