IndusInd Bank

BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Sep 30, 2020

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**79,942.25**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	8,768.86	438.44
(ii)	Less Stable deposits	61,339.98	6,134.00
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	90,313.26	52,521.04
(iii)	Unsecured debt		
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	4,751.95	4,751.95
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	3,381.10	3,381.10
7	Other contingent funding obligations	71,215.47	2,482.68
8	**Total Cash Outflows**		**69,709.21**
Cash Inflows			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures	16,897.09	12,493.45
11	Other cash inflows	-	-
12	**Total Cash Inflows**		**12,493.45**
			Total Adjusted Value
13	**TOTAL HQLA**		**79,942.25**
14	**TOTAL NET CASH OUTFLOWS**		**57,215.75**
15	**LIQUIDITY COVERAGE RATIO (%)**		**139.72%**

Note: LCR data for quarter ended Sep 30, 2020 have been computed based on simple average of daily observations.