

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

| | | CONSOLIDATED | | | | | | | | | |
|-----------------------------------|---|---|---|---|---|---|---|---|---|---|---|
| | | Quarter ended 31 Dec 2024 | | Quarter ended 31 Mar 2025 | | Quarter ended 30 Jun 2025 | | Quarter ended 30 Sep 2025 | | Quarter ended 31 Dec 2025 | |
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| High Quality Liquid Assets | | | | | | | | | | | |
| 1 | Total High Quality Liquid Assets(HQLAs) | 2,95,871.02 | | 3,00,931.99 | | 3,11,112.89 | | 3,32,129.68 | | 3,63,135.18 | |
| Cash Outflows | | | | | | | | | | | |
| 2 | Retail Deposits and deposits from small business customers, of which: | 6,06,354.20 | 53,737.15 | 6,10,744.17 | 56,940.49 | 6,26,572.82 | 58,352.94 | 6,43,901.03 | 59,938.10 | 6,62,775.66 | 63,425.66 |
| (i) | Stable Deposits | 1,37,965.45 | 6,898.27 | 82,678.53 | 4,133.93 | 86,086.84 | 4,304.34 | 89,040.02 | 4,452.00 | 57,038.11 | 2,851.91 |
| (ii) | Less Stable Deposits | 4,68,388.75 | 46,838.87 | 5,28,065.64 | 52,806.56 | 5,40,485.98 | 54,048.60 | 5,54,861.01 | 55,486.10 | 6,05,737.54 | 60,573.75 |
| 3 | Unsecured wholesale funding, of which : | 2,97,553.76 | 1,75,461.97 | 3,08,477.39 | 1,82,388.99 | 3,07,017.58 | 1,86,158.36 | 3,33,834.34 | 2,06,457.82 | 3,69,862.25 | 2,31,955.18 |
| (i) | Operational deposits (all counterparties) | - | - | - | - | - | - | - | - | - | - |
| (ii) | Non-operational deposits (all counterparties) | 2,97,553.76 | 1,75,461.97 | 3,08,477.39 | 1,82,388.99 | 3,07,017.58 | 1,86,158.36 | 3,33,834.34 | 2,06,457.82 | 3,69,862.25 | 2,31,955.18 |
| (iii) | Unsecured debt | - | - | - | - | | | - | - | - | - |
| 4 | Secured wholesale funding | | 574.90 | | 800.86 | | 684.54 | | 623.19 | | 730.00 |
| 5 | Additional requirements, of which | 64,570.18 | 51,749.24 | 69,054.62 | 55,942.12 | 73,045.23 | 58,931.62 | 72,735.53 | 57,292.25 | 81,361.71 | 64,530.95 |
| (i) | Outflows related to derivative exposures and | 47,935.23 | 47,935.23 | 51,694.26 | 51,694.26 | 54,418.37 | 54,418.37 | 52,370.66 | 52,370.66 | 59,219.69 | 59,219.69 |

| | | CONSOLIDATED | | | | | | | | | |
|---------------------|--|---|---|---|---|---|---|---|---|---|---|
| | | Quarter ended 31 Dec 2024 | | Quarter ended 31 Mar 2025 | | Quarter ended 30 Jun 2025 | | Quarter ended 30 Sep 2025 | | Quarter ended 31 Dec 2025 | |
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| | other collateral requirements | | | | | | | | | | |
| (ii) | Outflows related to loss of funding on debt products | - | - | - | - | - | - | - | - | - | - |
| (iii) | Credit and liquidity facilities | 16,634.94 | 3,814.00 | 17,360.36 | 4,247.86 | 18,626.87 | 4,513.25 | 20,364.86 | 4,921.59 | 22,142.02 | 5,311.26 |
| 6 | Other contractual funding obligations | 37,523.13 | 37,523.13 | 35,552.27 | 35,552.27 | 32,218.91 | 32,218.91 | 31,642.36 | 31,642.36 | 30,752.45 | 30,752.45 |
| 7 | Other contingent funding obligations | 5,85,559.68 | 25,036.17 | 6,09,171.55 | 25,970.76 | 6,29,390.90 | 26,890.83 | 6,61,324.96 | 28,262.29 | 6,90,048.52 | 29,529.58 |
| 8 | TOTAL CASH OUTFLOWS | | 3,44,082.55 | | 3,57,595.50 | | 3,63,237.19 | | 3,84,216.01 | | 4,20,923.81 |
| Cash Inflows | | | | | | | | | | | |
| 9 | Secured lending (eg. reverse repo) | 1,103.70 | - | 1,210.94 | - | 1,019.40 | - | 9,371.18 | 2.00 | 7,720.11 | 1.36 |
| 10 | Inflows from fully performing exposures | 77,452.27 | 49,525.82 | 82,913.43 | 52,897.64 | 80,081.71 | 50,519.03 | 85,599.08 | 55,354.92 | 84,998.10 | 53,062.83 |
| 11 | Other cash inflows | 45,919.08 | 45,919.08 | 49,495.45 | 49,495.45 | 51,920.92 | 51,920.92 | 49,859.54 | 49,859.54 | 55,763.42 | 55,763.42 |
| 12 | TOTAL CASH INFLOWS | 1,24,475.05 | 95,444.90 | 1,33,619.82 | 1,02,393.09 | 1,33,022.03 | 1,02,439.95 | 1,44,829.79 | 1,05,216.45 | 1,48,481.63 | 1,08,827.61 |
| | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | |
| 21 | TOTAL HQLA | | 2,95,871.02 | | 3,00,931.99 | | 3,11,112.89 | | 3,32,129.68 | | 3,63,135.18 |
| 22 | TOTAL NET CASH OUTFLOWS | | 2,48,637.66 | | 2,55,202.41 | | 2,60,797.24 | | 2,78,999.56 | | 3,12,096.20 |
| 23 | LIQUIDITY COVERAGE RATIO % | | 119.00% | | 117.92% | | 119.29% | | 119.04% | | 116.35% |

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.