LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2025		Quarter ended 30 Sep 2025		Quarter ended 31 Dec 2025		Quarter ended 31 Mar 2026		Quarter ended 30 Jun 2026	
		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)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets											
1	Total High Quality Liquid Assets(HQLAs)		3,11,112.89		3,32,129.68		3,63,135.18		3,65,836.73		3,71,839.35
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	6,26,572.82	58,352.94	6,43,901.03	59,938.10	6,62,775.66	63,425.66	6,71,561.59	64,450.25	6,95,241.53	82,348.54
(i)	Stable Deposits	86,086.84	4,304.34	89,040.02	4,452.00	57,038.11	2,851.91	54,118.26	2,705.91	54,710.78	4,080.62
(ii)	Less Stable Deposits	5,40,485.98	54,048.60	5,54,861.01	55,486.10	6,05,737.54	60,573.75	6,17,443.34	61,744.33	6,40,530.75	78,267.91
3	Unsecured wholesale funding, of which :	3,07,017.58	1,86,158.36	3,33,834.34	2,06,457.82	3,69,862.25	2,31,955.18	3,92,711.18	2,41,648.06	4,22,317.12	2,29,830.12
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	3,07,017.58	1,86,158.36	3,33,834.34	2,06,457.82	3,69,862.25	2,31,955.18	3,92,711.18	2,41,648.06	4,22,317.12	2,29,830.12
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		684.54		623.19		730.00		1,179.96		1,005.43
5	Additional requirements, of which	73,045.23	58,931.62	72,735.53	57,292.25	81,361.71	64,530.95	80,317.17	62,516.64	90,602.42	73,355.61
(i)	Outflows related to derivative exposures and other collateral requirements	54,418.37	54,418.37	52,370.66	52,370.66	59,219.69	59,219.69	57,115.95	57,115.95	65,782.55	65,782.55
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-

		CONSOLIDATED									
		Quarter ended 30 Jun 2025		**Quarter ended 30 Sep 2025**		**Quarter ended 31 Dec 2025**		**Quarter ended 31 Mar 2026**		**Quarter ended 30 Jun 2026**	
		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)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**
(iii)	Credit and liquidity facilities	18,626.87	4,513.25	20,364.86	4,921.59	22,142.02	5,311.26	23,201.22	5,400.69	24,819.87	7,573.06
6	Other contractual funding obligations	32,218.91	32,218.91	31,642.36	31,642.36	30,752.45	30,752.45	27,525.08	27,525.08	30,165.42	30,165.42
7	Other contingent funding obligations	6,29,390.90	26,890.83	6,61,324.96	28,262.29	6,90,048.52	29,529.58	7,04,548.94	30,043.40	7,33,045.02	31,045.83
8	**TOTAL CASH OUTFLOWS**		**3,63,237.19**		**3,84,216.01**		**4,20,923.81**		**4,27,363.39**		**4,47,750.95**
Cash Inflows											
9	Secured lending (eg. reverse repo)	1,019.40	-	9,371.18	2.00	7,720.11	1.36	1,610.32	-	13,755.91	-
10	Inflows from fully performing exposures	80,081.71	50,519.03	85,599.08	55,354.92	84,998.10	53,062.83	96,166.56	60,631.58	1,10,662.67	71,928.88
11	Other cash inflows	51,920.92	51,920.92	49,859.54	49,859.54	55,763.42	55,763.42	53,982.21	53,982.21	62,768.03	62,768.03
12	**TOTAL CASH INFLOWS**	**1,33,022.03**	**1,02,439.95**	**1,44,829.79**	**1,05,216.45**	**1,48,481.63**	**1,08,827.61**	**1,51,759.08**	**1,14,613.79**	**1,87,186.61**	**1,34,696.91**
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	**TOTAL HQLA**		3,11,112.89		3,32,129.68		3,63,135.18		3,65,836.73		3,71,839.35
22	**TOTAL NET CASH OUTFLOWS**		2,60,797.24		2,78,999.56		3,12,096.20		3,12,749.59		3,13,054.05
23	**LIQUIDITY COVERAGE RATIO %**		**119.29%**		**119.04%**		**116.35%**		**116.97%**		**118.78%**

In accordance with the RBI guidelines, the average Liquidity Coverage Ratio (LCR) is disclosed as a simple daily average. Accordingly, for FY 2025–26, the average LCR for Q1, Q2, Q3 and Q4 has been computed using 91, 92, 92 and 90 daily observations, respectively. For FY 2026–27, the average LCR for Q1 has been computed using 91 daily observations.