LCR DISCLOSURE Q2 FY 2025-26

Rs. in million

		Total Unweighted Value (Average)	Total Weighted Value (Average)
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)	**-**	**2,52,889.79**
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	9,07,116.91	81,999.51
(i)	Stable deposits	1,74,243.70	8,712.19
(ii)	Less stable deposits	7,32,873.21	73,287.32
3	Unsecured wholesale funding, of which:	1,38,283.22	1,26,316.92
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,37,583.91	1,25,617.61
(iii)	Unsecured debt	699.32	699.32
4	Secured wholesale funding	26,227.92	-
5	Additional requirements, of which	15.14	15.14
(i)	*Outflows related to derivative exposures and other collateral requirements*	15.14	15.14
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	68,939.25	7,541.49
7	Other contingent funding obligations	3,66,889.60	22,890.37
8	**TOTAL CASH OUTFLOWS**		**2,38,763.43**
CASH INFLOWS			
9	Secured lending (e.g. reverse repos)	23,288.99	-
10	Inflows from fully performing exposures	59,326.45	29,663.22
11	Other cash inflows	26,206.40	25,185.60
12	**TOTAL CASH INFLOWS**	**1,08,821.84**	**54,848.82**
	TOTAL HQLA		**2,52,889.79**
	TOTAL NET CASH OUTFLOWS		**1,83,914.61**
	LIQUIDITY COVERAGE RATIO (%)		**137.50%**

NSFR Disclosure - 30-09-2025						
(Rs. in million)		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	99,681.53	-	-	-	99,681.53
2	Regulatory Capital	99,681.53			-	99,681.53
3	Other Capital Instruments	-			-	-
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	3,29,450.05	2,78,465.05	2,98,482.07	73,119.33	8,98,165.77
5	Stable Deposits	72,154.87	64,471.22	49,153.81	7,269.45	1,83,760.35
6	Less Stable Deposits	2,57,295.18	2,13,993.83	2,49,328.26	65,849.88	7,14,405.42
7	Wholesale Funding: (8+9)	70,189.03	48,492.15	49,258.63	8,897.53	37,692.26
8	Operational Deposis					-
9	Other Wholesale Funding	70,189.03	48,492.15	49,258.63	8,897.53	37,692.26
10	Other Liabilities: (11+12)	33,646.92	57,286.35	-	3,780.95	3,906.30
11	NSFR Derivative Liabilities				30.95	
12	All Other Liabilities and Equity not Included in the Above Categories	33,646.92	57,286.35	-	3,750.00	3,906.30
13	**Total ASF (1+4+7+10)**					**10,39,445.86**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					12,291.64
15	Deposits held at Other Financial Institutions for Operational Purposes		35,825.00	-	2.50	17,913.75
16	Performing Loans and Securities: (17+18+19+21+23)	-	4,62,572.59	1,34,484.60	3,30,516.75	5,55,644.51
17	Performing Loans to Financial Institutions secured by Level 1 HQLA		15,377.00			1,537.70
18	Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions		31,864.53	7,090.37	76,635.95	84,960.82
19	Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and PSEs, of which:		4,14,080.91	1,25,239.89	1,96,114.31	4,24,373.68
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				59,919.40	38,947.61
21	Performing Residential Mortgages of which:		7.98	27.54	44,760.94	32,033.11
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				30,157.23	19,602.20
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		1,242.17	2,126.80	13,005.55	12,739.20
24	Other Assets: (sum of rows 25 to 29)	13,460.00	6,372.75	3,487.50	72,493.33	93,933.84
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				12,531.60	10,651.86
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				43.60	43.60
29	All Other Assets not Included in the Above Categories	13,460.00	6,372.75	3,487.50	59,918.13	83,238.37
30	Off-Balance Sheet Items				4,20,227.70	20,724.05
31	**Total RSF (14+15+16+24+30)**					**7,00,507.78**
32	**Net Stable Funding Ratio (%)**					**148.38%**