LCR DISCLOSURE Q3 FY 2025-26

Rs. in Crore

		Total Unweighted Value (Average)	Total Weighted Value (Average)
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)	-	**23,883.45**
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	92,602.93	8,379.15
(i)	Stable deposits	17,622.84	881.14
(ii)	Less stable deposits	74,980.09	7,498.01
3	Unsecured wholesale funding, of which:	15,373.92	14,149.38
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	14,714.14	13,489.60
(iii)	Unsecured debt	659.78	659.78
4	Secured wholesale funding	4,469.19	-
5	Additional requirements, of which	4.77	4.77
(i)	*Outflows related to derivative exposures and other collateral requirements*	4.77	4.77
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	7,468.33	891.75
7	Other contingent funding obligations	37,551.26	2,454.07
8	**TOTAL CASH OUTFLOWS**		**25,879.12**
CASH INFLOWS			
9	Secured lending (e.g. reverse repos)	250.00	-
10	Inflows from fully performing exposures	6,392.46	3,196.23
11	Other cash inflows	2,415.44	2,329.91
12	**TOTAL CASH INFLOWS**	**9,057.91**	**5,526.14**
	TOTAL HQLA		**23,883.45**
	TOTAL NET CASH OUTFLOWS		**20,352.98**
	LIQUIDITY COVERAGE RATIO (%)		**117.35%**

NSFR Disclosure - 31-12-2025

(Rs. in Crore)		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	9,992.07	-	-	-	9,992.07
2	Regulatory Capital	9,992.07	-	-	-	9,992.07
3	Other Capital Instruments	-	-	-	-	-
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	34,225.41	25,750.89	33,627.79	6,832.02	92,024.26
5	Stable Deposits	7,413.93	6,060.75	5,496.40	681.87	18,704.39
6	Less Stable Deposits	26,811.48	19,690.15	28,131.38	6,150.16	73,319.87
7	Wholesale Funding: (8+9)	6,771.91	5,985.47	4,312.47	704.94	3,490.89
8	Operational Deposis	-	-	-	-	-
9	Other Wholesale Funding	6,771.91	5,985.47	4,312.47	704.94	3,490.89
10	Other Liabilities: (11+12)	3,438.50	4,461.70	441.67	1,204.48	1,435.10
11	NSFR Derivative Liabilities		-	-	4.47	
12	All Other Liabilities and Equity not Included in the Above Categories	3,438.50	4,461.70	441.67	1,200.01	1,435.10
13	**Total ASF (1+4+7+10)**					**1,06,942.31**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					1,171.63
15	Deposits held at Other Financial Institutions for Operational Purposes	-	3,951.29	134.81	0.25	2,043.18
16	Performing Loans and Securities: (17+18+19+21+23)	-	44,644.01	15,935.74	35,474.28	58,957.88
17	Performing Loans to Financial Institutions secured by Level 1 HQLA	-	217.87	-	-	21.79
18	Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions	-	2,445.98	712.51	8,376.13	9,099.28
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:	-	41,735.63	15,031.96	21,218.93	45,230.95
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk	-	-	-	5,944.70	3,864.05
21	Performing Residential Mortgages of which:	-	0.92	3.12	4,657.76	3,351.73
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk	-	-	-	3,046.90	1,980.49
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities	-	243.61	188.14	1,221.47	1,254.12
24	Other Assets: (sum of rows 25 to 29)	1,329.19	649.98	320.78	6,364.56	8,580.74
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs		-	-	558.48	474.70
27	NSFR Derivative Assets		-	-	-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted		-	-	3.98	3.98
29	All Other Assets not Included in the Above Categories	1,329.19	649.98	320.78	5,802.10	8,102.05
30	Off-Balance Sheet Items		-	-	36,870.50	1,815.28
31	**Total RSF (14+15+16+24+30)**					**72,568.71**
32	**Net Stable Funding Ratio (%)**					**147.37%**