# Liquidity Coverage Ratio (LCR):

## Quantitative Disclosure:

**LIQUIDITY COVERAGE RATIO (For quarter ended June 2026)-**

| | | | |
|---|---|---|---|
| | | | (Amount in Rs. Crores) |
| **Quarter ended 30.06.2026** | | | |
| **Particulars** | | **Total Un-weighted Value (Average)** | **Total Weighted Value (Average )** |
| **High Quality Liquid Assets** | | | |
| 1 | Total High quality Liquid Assets(HQLA) | | 67,430.57 |
| **Cash Outflows** | | | |
| 2 | Retails Deposit and deposits from small business customers, of which | 1,72,121.48 | 16,352.69 |
| (i) | Stable Deposit | 53,764.06 | 3,333.37 |
| (ii) | Less Stable Deposit | 1,18,357.42 | 13,019.32 |
| 3 | Unsecured Wholesale Funding, of which | 1,07,899.84 | 43,332.40 |
| (i) | Operational Deposits ( All Counterparties ) | | |
| (ii) | Non- Operational Deposits ( All Counterparties ) | 1,07,899.84 | 43,332.40 |
| (iii) | Unsecured Debt | - | - |
| 4 | Secured Wholesale Funding | | - |
| 5 | Additional Requirements, of Which | 37,334.41 | 4,094.54 |
| (i) | Outflows related to derivative exposures and other Collateral Requirements | 1,294.00 | 1,294.00 |
| (ii) | Outflows related to loss of funding on debt Products | | |
| (iii) | Credit and Liquidity facilities | 36,040.42 | 2,800.55 |
| 6 | Other Contractual funding Obligations | 2,660.69 | 2,660.69 |
| 7 | Other Contingent Funding Obligations | 15,932.76 | 477.98 |
| 8 | **Total Cash Outflows** | | **66,918.31** |
| **Cash Inflows** | | | |
| 9 | Secured Lending (eg. Reverse Repos ) | - | - |
| 10 | Inflows from Fully Performing Exposures | 14,665.67 | 11,058.69 |
| 11 | Other Cash inflows | 45.20 | 45.20 |
| 12 | **Total Cash inflows** | 14,710.87 | 11,103.89 |
| | | | |
| 13 | **Total HQLA** | | 67,430.57 |
| 14 | **Total Net Cash Outflow** | | 55,814.42 |
| 15 | **Liquidity Coverage Ratio (%)*** | | 120.81% |

* Average of Daily LCR of Q1 2026-27 i.e. from Apr 26 to June 26

Data is presented as simple averages of daily observations over the previous quarter (i.e. the average is calculated over a period of last quarter).The un-weighted value of inflows and outflows are calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA are calculated as the value after haircuts are applied. The weighted value for inflows and outflows are calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows are disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both haircuts and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is calculated after the cap on inflows is applied, if applicable.

**Qualitative Assessment of LCR data and Result :**

Liquidity Coverage Ratio (LCR) has been introduced with the objective to ensure that Bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its stressed outflows for next 30 calendar day time horizon. RBI mandates Banks to maintain minimum LCR of 100% at Bank level.

**Drivers of LCR**:

The Bank has been maintaining the LCR above the minimum regulatory requirement on an ongoing basis and the main drivers are as under:

| Drivers | Particulars |
|---|---|
| High Quality Liquid Assets (HQLA) | The Bank is maintaining substantial level of HQLA in the form of Government Securities in excess of the mandatory SLR requirement, i.e. 18% of DTL which can be easily liquidated or could be used for generating quick liquidity in stressed conditions.<br><br>Bank has unencumbered holding 2.69% of DTL in excess of mandatory SLR requirement as on 30.06.2026. |
| Funding from Retail Deposits / Small Business Customers (SBC) | As funding from Retail customers as well as funding from Small business customers are considered stable during Stress Scenario and accordingly, Bank is focusing on sourcing funding from these sources and is reducing its dependence on corporate deposits and deposits from Bank / FI / NBFC. Presently, Bank's total composition of Deposits in this segment is 66.98% of Total Global Deposits as on 30.06.2026. |

**High Quality liquid Assets (HQLA)**: Our HQLA comprises of following

- **Level 1 Assets**
  1. Cash in hand including Cash Reserve in excess of CRR
  2. Govt. Securities in Excess of Mandatory SLR
  3. Marginal standing Facility up to 2% of Net Demand and Time Liabilities in the form of SLR securities.

4. Facility to Avail Liquidity for Liquidity Coverage Ratio up to 16% of Net Demand and Time Liabilities in the form of SLR securities.

5. Standing Deposit Facility

- **<u>Level 2 Assets (Not issued by Banks/Financial Institution)</u>**

- **<u>Level 2A assets- With Haircut of 15%</u>**

1. Marketable securities representing claims on or claims guaranteed by Sovereigns Public Sector Entities (PSEs) having risk weight 20%
2. Corporate Bonds and Commercial Papers having minimum rating of AA-

- **<u>Level 2B assets –With Haircut of 50%</u>**

1. Securities issued or guaranteed by sovereigns having risk weight higher than 20% but not higher than 50% (i.e. Bonds with Rating AA & A)

2. Corporate Debt Securities (including Commercial Paper) having external rating between A+ and BBB-

3. Common Equity Shares Included in NSE CNX Nifty index and/or S&P BSE Sensex index

**Composition of HQLA:** The Bank during the three months ended 30th June 2026 maintained average HQLA (After Haircut) of Rs. 67,430.57 crore of which Level 1 Assets contribute to approximately 99.54% of the total stock of HQLA. Level 1 assets are more stable form of asset for meeting any cash outflow.

Level 2 assets which are lower in quality as compared to Level 1 assets. Bank is having low reliance on Level 2 assets. Hence, 2A, 2B Assets having higher hair cut as compared to the Level 1 Asset constituting 0.46% of the total weighted HQLA as on 30.06.2026 against maximum permissible level of 40%.

**Concentration of Funding Sources:** Our Funding sources is well diversified comprising mainly of :

- Non-maturing deposits (Current Deposit/ Saving Deposit)
- Term Deposit of which majority portion is from Retail Customers.

**Funding Profile**: Retail Deposits along with Deposits from Small Business Customer put together contribute around 29.41% of total weighted Cash outflow as on 30.06.2026. Deposits from Non-financial Corporates, PSEs contribute to 41.62% of total weighted Cash outflow and Deposits from Other Legal Entity contribute to 11.40% of total weighted Cash outflow as on 30.06.2026.
Bank has ceiling limit capped for sources of Deposit profile as per LCR categories. Bank is also monitoring the funding sources on regular interval with the objective to monitor/reduce the concentration of funds having lower stability.

Bank also monitors the concentration of top 20 depositors on regular intervals. Bank is also conducting Stress testing and Reverse Stress testing based on LCR.

**Derivative exposures and potential collateral calls:** Derivative exposure is shown as Net Derivative cash inflows and outflows within for derivative contracts maturing within 30 days.

**Currency mismatch in the LCR:** As per the RBI guidelines the LCR standard is required to be met on one single currency and in order to better capture potential currency mismatch the LCR in each currency needs to be monitored. Accordingly, Bank is maintaining LCR on daily basis in INR which is as per the regulatory requirement of RBI. Bank also monitors liquidity ratio as prescribed by the respective regulators of its Overseas Centers at Hong Kong and Singapore.

**A description of the degree of centralization of liquidity management and interaction between the group's units**:

The liquidity management for the bank is guided by the Board Approved ALM Policy which is reviewed by the Board on an annual basis. ALM Cell under Risk Management Department of Head Office prepares various liquidity related reports and places the same before Investment Committee (IC) on a daily basis. Monthly liquidity related reports are placed before the Asset Liability Management Committee (ALCO) on monthly basis and before Risk Management Committee of Board (RMCB) on quarterly basis. Intra day liquidity management is managed by Treasury Department and the same is presented before Investment Committee (IC) on a daily basis and before Asset Liability Committee (ALCO) on a monthly basis.
Bank also has in place Contingency Funding plan (CFP) as outlined in the Board approved ALM Policy which outlines the course of actions in case of a breach in liquidity ratios.

**Other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile:**

All inflows and outflows relevant to liquidity profile of the bank are being captured in the above template