

**CO Risk Management Department**

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per latest RBI notification dated Nov 28, 2025, the minimum LCR is required to be maintained is 100%.

| Liquidity Coverage Ratio Q4 (2025-26) |                                                                    |                                    | (Rs. in crores)                 |
|---------------------------------------|--------------------------------------------------------------------|------------------------------------|---------------------------------|
| HIGH QUALITY LIQUID ASSETS            |                                                                    | Total Un-weighted Value (Average)* | Total Weighted Value (Average)* |
| 1                                     | <b>Total High Quality Liquid Assets (HQLA)</b>                     |                                    | 180837.09                       |
| <b>Cash Outflows</b>                  |                                                                    |                                    |                                 |
| 2                                     | <b>Retail deposits and deposits from Small business customers,</b> | 466430.97                          | 39173.11                        |
| (i)                                   | Stable Deposits                                                    | 149399.67                          | 7469.98                         |
| (ii)                                  | Less Stable deposits                                               | 317031.30                          | 31703.13                        |
| 3                                     | <b>Unsecured wholesale funding</b>                                 | 228465.83                          | 139856.47                       |
| (i)                                   | Operational deposits (all counterparties)                          | 0.00                               | 0.00                            |
| (ii)                                  | Non operational deposits (all counterparties)                      | 147682.27                          | 59072.91                        |
| (iii)                                 | Unsecured debt                                                     | 80783.56                           | 80783.56                        |
| 4                                     | <b>Secured wholesale funding</b>                                   |                                    | 0.00                            |
| 5                                     | <b>Additional requirements, of which</b>                           | 70770.94                           | 50423.47                        |
| (i)                                   | Outflows related to derivative exposures and other collateral      | 48994.92                           | 48994.92                        |
| (ii)                                  | Outflows related to loss of funding on debt products               | 0.00                               | 0.00                            |
| (iii)                                 | Credit and liquidity facilities                                    | 21776.01                           | 1428.55                         |
| 6                                     | <b>Other contractual funding obligations</b>                       | 10432.67                           | 10432.67                        |
| 7                                     | <b>Other contingent funding obligations</b>                        | 126367.33                          | 5399.76                         |
| 8                                     | <b>TOTAL CASH OUTFLOWS</b>                                         |                                    | 245285.49                       |
| <b>Cash Inflows</b>                   |                                                                    |                                    |                                 |
| 9                                     | Secured lending (e.g. reverse repos)                               | 207.21                             | 0.00                            |
| 10                                    | Inflows from fully performing exposures                            | 64425.51                           | 46115.76                        |
| 11                                    | Other cash inflows                                                 | 54201.29                           | 52125.44                        |
| 12                                    | <b>TOTAL CASH INFLOWS</b>                                          | 118834.01                          | 98241.20                        |
| 13                                    | <b>TOTAL HQLA</b>                                                  |                                    | 180837.09                       |
| 14                                    | <b>TOTAL NET CASH OUTFLOWS</b>                                     |                                    | 147044.28                       |
| 15                                    | <b>LIQUIDITY COVERAGE RATIO (%)</b>                                |                                    | 122.98%                         |

\*The average weighted and un-weighted amounts are calculated taking simple daily averages (71 working days) of Q4 (2025-26)

**Deputy General Manager (RMD)**



UDIN: 26217187ZSIMOC2819

**Statutory Auditor**  
**For G. BALU ASSOCIATES LLP**  
 Chartered Accountants  
 FRN : 000376S / S200073

**Raja Gopalan. B**  
 Partner  
 M.No.217187