इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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 Q1 (2026-27)			**(Rs. in crores)**
	HIGH QUALITY LIQUID ASSETS	**Total Un-weighted Value (Average)***	**Total Weighted Value (Average)***
1	**Total High Quality Liquid Assets (HQLA)**		181799.42
Cash Outflows			
2	**Retail deposits and deposits from Small business customers,**	479006.24	43909.22
(i)	Stable Deposits	150594.47	8854.24
(ii)	Less Stable deposits	328411.77	35054.98
3	Unsecured wholesale funding	240405.61	131236.32
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	181948.82	72779.53
(iii)	Unsecured debt	58456.79	58456.79
4	Secured wholesale funding		0.00
5	Additional requirements, of which	64527.70	42490.69
(i)	Outflows related to derivative exposures and other collateral	41037.07	41037.07
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	23490.63	1453.62
6	**Other contractual funding obligations**	11398.00	11398.00
7	**Other contingent funding obligations**	129255.74	5508.15
8	**TOTAL CASH OUTFLOWS**		234542.38
Cash Inflows			
9	Secured lending (e.g. reverse repos)	512.53	0.00
10	Inflows from fully performing exposures	62851.43	47468.43
11	Other cash inflows	46676.60	44124.40
12	TOTAL CASH INFLOWS	110040.56	91592.83
13	**TOTAL HQLA**		181799.42
14	**TOTAL NET CASH OUTFLOWS**		142949.55
15	**LIQUIDITY COVERAGE RATIO (%)**		127.18%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (67 working days) of Q1 (2026-27)

UDIN: 26026819TQRZCN264

Assistant General Manager (RMD)

Statutory Auditor

इंडियन बैंक / INDIAN BANK
के.का. / C.O.
जोखिम प्रबंधन विभाग
Risk Management Department
चेन्नै / CHENNAI-600 014

G BALU ASSOCIATES LLP
CHARTERED ACCOUNTANTS
15/7/2026
CHENNAI

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

R.RAVISHANKAR
Partner
M.No.026819