

Suryoday Small Finance Bank Ltd
Navi Mumbai

Liquidity Coverage Ratio – June 2024

		Quarter ended June 30, 2024 (in millions)	
Particular		Total unweighted value *	Total weighted value *
High quality liquid assets			
1	Total high quality liquid assets		22,074
Cash outflows			
2	Retail deposits and deposits from small business customers, of which	46,125	4,613
(i)	Stable deposits	0	0
(ii)	Less stable deposits	46,125	4,613
3	Unsecured wholesale funding, of which:	14,704	10,808
(i)	Operational deposits (all counterparties)	0	0
(ii)	Non-operational deposits (all counterparties)	4,696	801
(iii)	Unsecured debt	10,008	10,008
4	Secured wholesale funding		481
5	Additional requirements, of which:	0	0
(i)	Outflows related to derivative exposures and other collateral requirements	0	0
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	0	0
6	Other contractual funding obligations	3,125	3,125
7	Other contingent funding obligations	1,406	70
8	Total Cash Outflows		19,098
9	Secured lending (e.g. reverse repos)	722	0
10	Inflows from fully performing exposures	6,138	3,852
11	Other cash inflows	2,005	1,003
12	Total Cash Inflows		4,854
13	Total HQLA		22,074
14	Total Net Cash Outflows		14,243
15	Liquidity coverage ratio (%)		154.98%

Note * The weighted value and unweighted value are calculated by monthly simple average for the quarter.

Qualitative:

The Liquidity Coverage Ratio (LCR) is a global minimum standard for Banks' Liquidity Risk Management. It aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for the next 30 calendar day liquidity stress scenario.

The LCR is a ratio of Bank's High Quality Liquid Assets (HQLA) to the estimated net outflows over next 30 calendar day period of significant stress. The Bank's HQLA mainly consists of Level 1 Assets comprising of excess of SLR balances, the extent allowed under the Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). Additionally, cash, balances in excess of cash reserve requirement with RBI also form part of Level 1 HQLA. Level 2 HQLA primarily consists of corporate bonds, debentures, commercial papers issued by non-financial institutions which are rated AA- and above as Level 2A and rated BBB- to A+, as level 2B, respectively, considered at prescribed haircuts.

Cash outflows are calculated by applying RBI prescribed outflow factors to the various categories or types of liabilities by the outflow run-off rates and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in.

Net Stable Funding Ratio – Jun 2024

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital (2+3)	1,879.94	0.00	0.00	60.00	1,939.94
2	Regulatory capital	1,879.94	0.00	0.00	60.00	1,939.94
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	948.11	405.72	616.67	3,299.49	5,072.94
5	Stable deposits	0.00	0.00	0.00	0.00	0.00
6	Less stable deposits	948.11	405.72	616.67	3,299.49	5,072.94
7	Wholesale funding: (8+9)	491.83	2,279.86	829.77	1,506.43	2,479.82
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	491.83	2,279.86	829.77	1,506.43	2,479.82
10	Other liabilities: (11+12)	356.53	0.00	0.00	0.00	0.00
11	NSFR derivative liabilities		0.00	0.00	0.00	0.00
12	All other liabilities and equity not included in the above categories	356.53	0.00	0.00	0.00	0.00
13	Total ASF (1+4+7+10)					9,492.70
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					149.44
15	Deposits held at other financial institutions for operational purposes	27.80	0.00	0.00	0.00	13.90
16	Performing loans and securities: (17+18+19+21+23)	0.00	3,980.17		4,422.26	5,509.81
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	477.03	224.93	335.20	519.21
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:	0.00	1,663.33	1,586.63	3,300.18	4,439.88
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	2.65	1.50	1.59	3.11

21	Performing residential mortgages, of which:	0.00	13.76	14.49	786.88	550.71
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	12.64	13.30	661.33	442.83
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	0.00	0.00
24	Other assets: (sum of rows 25 to 29)	183.72	224.90	0.19	190.62	481.92
25	Physical traded commodities, including gold	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	33.02	28.06
27	NSFR derivative assets		0.00	0.00	0.00	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	183.72	224.90	0.19	157.60	453.86
30	Off-balance sheet items			225.61		11.28
31	Total RSF (14+15+16+24+30)					6,166.35
32	Net Stable Funding Ratio (%)					153.94%