

## Liquidity Coverage Ratio – Quarter September, 2024

North East Small Finance Bank adheres to all the RBI regulations on the Liquidity Coverage Ratio (LCR). The LCR promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

- The following table sets out average LCR of the Bank for the quarter ended September 2024.

Liquidity Coverage Ratio			
Liquidity Coverage Ratio		Total Unweighted (Average)	Total Weighted (Average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)		<b>5,07,57,42,421.15</b>
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers	<b>9,79,13,39,706.81</b>	<b>70,57,97,917.63</b>
(i)	Stable deposits	5,46,67,21,061.02	27,33,36,053.05
(ii)	Less stable deposits	4,32,46,18,645.79	43,24,61,864.58
3	<b>Unsecured wholesale</b>	<b>3,97,04,35,254.72</b>	<b>3,07,13,44,012.83</b>
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Nonoperational deposits (all counterparties)	3,97,04,35,254.72	3,07,13,44,012.83
(iii)	Unsecured debt	0.00	0.00
4	<b>Secured wholesale funding</b>		<b>1,77,46,478.87</b>
5	<b>Additional requirements,</b>	<b>0.00</b>	<b>0.00</b>
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	0.00	0.00
6	<b>Other contractual funding obligations</b>	<b>29,93,04,748.96</b>	<b>25,10,12,440.92</b>
7	<b>Other contingent funding obligations</b>	<b>0.00</b>	<b>0.00</b>
8	<b>Total Cash Outflows</b>		<b>4,04,59,00,850.25</b>
<b>Cash Inflows</b>			
9	Secured lending	0.00	0.00
10	Inflows from fully performing exposures	69,99,46,655.12	34,99,73,327.56
11	Other cash inflows	2,63,87,140.48	2,63,87,140.48
12	Total Cash Inflows	72,63,33,795.59	37,63,60,468.03
21	<b>Total HQLA</b>		<b>5,07,57,42,421.15</b>
22	<b>Total Net Cash Outflows</b>		<b>3,66,95,40,382.21</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>138.32%</b>

- The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the quarter.