

Liquidity Coverage Ratio – Quarter December, 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 December 2024.

| Liquidity Coverage Ratio | | | |
|-----------------------------------|--|----------------------------|--------------------------|
| Liquidity Coverage Ratio | | Total Unweighted (Average) | Total Weighted (Average) |
| High Quality Liquid Assets | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 9,95,71,65,725.94 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers | 11,88,21,53,673.07 | 83,23,66,474.33 |
| (i) | Stable deposits | 7,11,69,77,859.44 | 35,58,48,892.97 |
| (ii) | Less stable deposits | 4,76,51,75,813.63 | 47,65,17,581.36 |
| 3 | Unsecured wholesale | 3,32,71,08,954.22 | 2,51,17,91,784.53 |
| (i) | Operational deposits (all counterparties) | 0.00 | 0.00 |
| (ii) | Nonoperational deposits (all counterparties) | 3,32,71,08,954.22 | 2,51,17,91,784.53 |
| (iii) | Unsecured debt | 0.00 | 0.00 |
| 4 | Secured wholesale funding | | 74,19,64,359.92 |
| 5 | Additional requirements, | 0.00 | 0.00 |
| (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 | Other contractual funding obligations | 1,09,42,77,777.50 | 57,72,46,768.38 |
| 7 | Other contingent funding obligations | 0.00 | 0.00 |
| 8 | Total Cash Outflows | | 4,66,33,69,387.16 |
| Cash Inflows | | | |
| 9 | Secured lending | 0.00 | 0.00 |
| 10 | Inflows from fully performing exposures | 2,26,16,15,944.42 | 1,13,08,07,972.21 |
| 11 | Other cash inflows | 15,98,41,876.29 | 15,20,22,047.78 |
| 12 | Total Cash Inflows | 2,42,14,57,820.71 | 1,28,28,30,019.98 |
| 21 | Total HQLA | | 9,95,71,65,725.94 |
| 22 | Total Net Cash Outflows | | 3,37,27,19,538.66 |
| 23 | Liquidity Coverage Ratio (%) | | 295.2% |

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