Suryoday Small Finance Bank Ltd
Navi Mumbai

Liquidity Coverage Ratio – September 2025

		Quarter ended September 30, 2025 (in millions)	
	Particular	**Total unweighted value ***	**Total weighted value ***
High quality liquid assets			
1	Total high quality liquid assets		32,428
Cash outflows			
2	Retail deposits and deposits from small business customers, of which	**70,695**	**7,012**
(i)	Stable deposits	1,154	58
(ii)	Less stable deposits	69,541	6,954
3	Unsecured wholesale funding, of which:	25,256	**17,769**
(i)	Operational deposits (all counterparties)	0	0
(ii)	Non-operational deposits (all counterparties)	9,320	1,833
(iii)	Unsecured debt	15,936	15,936
4	Secured wholesale funding		**872**
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	3,130	**3,130**
7	Other contingent funding obligations	5,260	**263**
8	**Total Cash Outflows**		**29,047**
9	Secured lending (e.g. reverse repos)		**0**
10	Inflows from fully performing exposures	**7,988**	**5,368**
11	Other cash inflows	**1,963**	**982**
12	**Total Cash Inflows**		**6,350**
13	**Total HQLA**		**32,428**
14	**Total Net Cash Outflows**		**22,697**
15	**Liquidity coverage ratio (%)**		**142.87%**

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 – September 2025

(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)**	**1,987.10**	**0.00**	**0.00**	**80.00**	**2,067.10**
2	Regulatory capital	1,987.10	0.00	0.00	80.00	2,067.10
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)**	**1,755.69**	**1,263.55**	**1,407.76**	**3,966.24**	**7,956.95**
5	Stable deposits	0.00	0.00	0.00	0.00	0.00
6	Less stable deposits	1,755.69	1,263.55	1,407.76	3,966.24	7,956.95
7	**Wholesale funding: (8+9)**	**849.75**	**1,855.34**	**1,358.76**	**1,727.09**	**3,386.06**
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	849.75	1,855.34	1,358.76	1,727.09	3,386.06
10	**Other liabilities: (11+12)**	**415.34**	**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	415.34	0.00	0.00	0.00	0.00
13	**Total ASF (1+4+7+10)**					**13,410.11**
RSF Item						
14	**Total NSFR high-quality liquid assets (HQLA)**					**144.46**
15	**Deposits held at other financial institutions for operational purposes**	**19.38**	**0.00**	**0.00**	**0.00**	**9.69**
16	**Performing loans and securities: (17+18+19+21+23)**	**0.00**	**5,027.08**		**5,554.47**	**6,660.52**
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	582.82	408.31	484.85	776.43
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	2,296.61	1,699.75	4,193.91	5,567.01
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.06	0.01	0.03	0.05

21	Performing residential mortgages, of which:	0.00	19.05	20.54	875.71	623.83
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	17.13	18.46	701.63	473.86
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)**	**308.48**	**812.67**	**23.98**	**674.95**	**1,238.17**
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	54.53	46.35
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	308.48	812.67	23.98	620.42	1,191.83
30	Off-balance sheet items		607.57			30.38
31	Total RSF (14+15+16+24+30)					**8,389.96**
32	Net Stable Funding Ratio (%)					**159.84%**