AU SMALL FINANCE BANK
चलो आगे बढ़ें

Liquidity Coverage Ratio: December 31, 2025

Liquidity Coverage Ratio (LCR) is aimed at promoting short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLA) to survive an acute stress scenario lasting for 30 days.

Minimum Requirement for Small Finance Banks (as per RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is 100%

The following table sets out average LCR of the Bank for quarter ended December 31, 2025:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**29,557**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	2,127	106
(ii)	Less Stable deposits	65,996	6,600
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	29,703	21,833
(iii)	Unsecured debt	490	490
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	784	784
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	2,542	2,542
7	Other contingent funding obligations	31,643	1,471
8	**Total Cash Outflows**		**33,827**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	22	-
10	Inflows from fully performing exposures	9,040	8,006
11	Other cash inflows	1,590	795
12	**Total Cash Inflows**		**8,801**
			Total Adjusted Value
13	**TOTAL HQLA**		**29,557**
14	**TOTAL NET CASH OUTFLOWS**		**25,026**
15	**LIQUIDITY COVERAGE RATIO (%)**		**118%**

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