CSB Bank
Trusted Heritage Smart Future

Liquidity Coverage Ratio for the Quarter ended June 30, 2026 and previous Quarters ended March 31, 2026, Dec 31, 2025, and Sep 30, 2025

(₹ in crores)

	Particulars	Quarter ended June 30, 2026		Quarter ended Mar 31, 2026		Quarter ended Dec 31, 2025		Quarter ended Sep 30, 2025	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets									
1	Total High Quality Liquid Assets (HQLA)		**10869.09**		**10935.88**		**10522.34**		**10683.52**
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	20443.74	2132.31	19793.99	1979.40	19485.51	1948.55	19299.65	1923.27
(i)	Stable deposits	4351.97	287.62	0.00	0.00	0.00	0.00	133.81	6.69
(ii)	Less stable deposits	16091.77	1844.69	19793.99	1979.40	19485.51	1948.55	19165.84	1916.58
3	Unsecured wholesale funding, of which:	9048.12	5714.73	8578.21	7024.18	7169.28	6003.17	6674.47	5497.72
(i)	Operational deposits (all counterparties)	49.60	2.48	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	8998.52	5712.25	8578.21	7024.18	7169.28	6003.17	6674.47	5497.72
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	570.83	0.00	622.29	0.00	347.47	0.00	167.41	0.00
5	Additional requirements, of which	6335.47	1909.18	6382.67	1615.54	5644.33	1485.27	5199.21	1490.43
(i)	Outflows related to derivative exposures and other collateral requirements	1145.47	1145.47	734.15	734.15	678.41	678.41	672.42	672.42
(ii)	outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	5190.01	763.71	5648.52	881.39	4965.93	806.86	4526.79	818.01
6	Other contractual funding obligations	840.49	840.49	862.28	862.28	840.71	840.71	774.93	774.93
7	Other contingent funding obligations	4798.74	143.96	4100.46	123.01	3188.40	95.65	2301.75	69.05
8	TOTAL CASH OUTFLOWS		**10740.67**		**11604.42**		**10373.35**		**9755.41**
Cash Inflows									
9	Secured Lending (e.g. reverse repos)	139.27	0.00	21.89	0.00	127.38	0.00	159.09	0.00
10	Inflows from fully performing exposures	1256.70	724.33	1260.14	828.53	698.72	436.03	975.10	553.30
11	Other cash inflows	1218.93	1188.63	800.87	767.55	735.86	711.16	728.07	698.85
12	TOTAL CASH INFLOWS	**2614.89**	**1912.96**	**2082.91**	**1596.08**	**1561.96**	**1147.19**	**1862.26**	**1252.14**
13	TOTAL HQLA		10869.09		10935.88		10522.34		10683.52
14	TOTAL NET CASH OUTFLOWS		**8827.71**		**10008.34**		**9226.16**		**8503.27**
15	LIQUIDITY COVERAGE RATIO (%)		**123.12%**		**109.27%**		**114.05%**		**125.64%**

Qualitative Disclosure

The LCR standard aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario specified by supervisors. At a minimum, the stock of liquid assets should enable the bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective actions can be taken.

The LCR should be minimum 100% (i.e. the stock of HQLA should at least equal total net cash outflows) on an ongoing basis because the stock of unencumbered HQLA is intended to serve as a defence against the potential onset of liquidity stress.

The composition of High Quality Liquid Assets (HQLA)

Banks' High Quality Liquid Assets consists of the following – (HQLAs are required to be taken at their market value for the purpose of computing the LCR)

- Cash including cash reserves in excess of required CRR.
- Government securities in excess of the minimum SLR requirement.
- Investments in Government securities held within the mandatory SLR requirement, to the extent allowed by RBI under Marginal Standing facility (MSF) which is at present 2 % of NDTL.
- Investment in Government Securities held up to 16 % of Net Demand and Time Liabilities (NDTL) permissible under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR).
- Level 2A assets –
    - ➢ Corporate bonds, not issued by a bank/financial institution/NBFC or any of its affiliated entities, which have been rated AA- or above by an Eligible Credit Rating Agency, subject to a minimum haircut of 15%.
    - ➢ Commercial Papers not issued by a bank/PD/financial institution or any of its affiliated entities, which have a short-term rating equivalent to the long-term rating of AA- or above by an Eligible Credit Rating Agency subject to a minimum hair cut of 15%.
- Level 2 B Assets –
    - ➢ Corporate debt securities and Commercial Papers rated between A+ and BBB-and Common Equity Shares not issued by Banks/FIs /NBFCs and included in NSE CNX Nifty index and/or S&P BSE Sensex index subject to a minimum hair cut of 50%.
- Cash outflows over the 30 days period – Bank considers Cash outflows from Retail Deposits, secured and unsecured wholesale funding, undrawn committed credit and liquidity facilities subject to applicable run-off factors as prescribed by RBI.

- Cash Inflows over the 30 days period – Bank is also looking into the cash inflows within 30 days period arising out of maturing secured lending transactions and other inflows from Retail and small business counterparties, non-financial wholesale counterparties as well as amounts to be received from financial institutions and RBI at the prescribed weightages.
- LCR is computed as under –

  Total stock of High-quality liquid Assets over Total Net Cash outflows.

Intra period changes:

The intra period changes are mainly on account of changes in unencumbered excess SLR positions, variations in Level 2A / Level 2B assets, regulatory changes in MSF and FALLCR levels if any and various components under net cash outflows over the 30 days period.

Other Regulatory Requirements –

a. Currency Mismatch in LCR - The Bank has aggregate liabilities in denominated foreign currency (USD) of more than 5 per cent of the Bank's total liabilities and LCR is computed in USD also.

b. Centralization of liquidity management - Banks' liquidity management and monitoring are centralized. Bank has put in place a Board adopted Liquidity Management Policy in line with RBI regulation and guidelines.

The new guidelines on Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR) – "Review of haircuts on High Quality Liquid Assets (HQLA) and review of composition and run-off rates on different categories of deposits" issued by RBI vide Circular No. RBI/2025-26/27 DOR.LRG.REC.18/03.10.001/2025-26 dated April 21, 2025 and consolidated in the ALM Master Circular RBI/DOR/2025-26/163 DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 has been implemented with effect from April 1, 2026.

Inflows and outflows are comprehensively captured in the automated LCR system (BALM & BASEL).

Bank is required to maintain minimum LCR of 100% on an ongoing basis as per RBI guidelines w.e.f January 2019. The average LCR for the quarter ended June 2026 is 123.12%.

Net Stable Funding Ratio for the Quarter ended June 30, 2026

(₹ in crores)

NSFR Disclosure						
	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	5320.54	0.00	0.00	0.00	5320.54
2	*Regulatory capital*	5320.54	0.00	0.00	0.00	5320.54
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)	5649.10	7403.41	4327.19	3660.25	18960.09
5	*Stable deposits*	13.33	230.06	174.28	32.48	429.27
6	*Less stable deposits*	5635.77	7173.35	4152.91	3627.77	18530.81
7	Wholesale funding: (8+9)	3178.36	14138.27	7867.98	3621.50	8626.40
8	*Operational deposits*	0.00	0.00	0.00	0.00	0.00
9	*Other wholesale funding*	3178.36	14138.27	7867.98	3621.50	8626.40
10	Other liabilities: (11+12)	1364.06	1955.13	0.00	0.00	0.00
11	*NSFR derivative liabilities*		0.00	0.00	0.00	
12	*All other liabilities and equity not included in the above categories*	1364.06	1955.13	0.00	0.00	0.00
13	**Total ASF (1+4+7+10)**					**32907.03**

	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					547.01
15	Deposits held at other financial institutions for operational purposes	0.00	53.29	0.00	0.00	26.65
16	Performing loans and securities: (17+18+19+21+23)	4048.83	15041.34	14554.49	9237.60	24293.73
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*	7.30	1625.95	659.51	2246.31	2812.36
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:*	3867.33	13404.80	13885.63	6935.23	21249.55
20	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	0.00	0.00	0.00	0.00	0.00
21	*Performing residential mortgages, of which:*	0.00	0.00	0.00	0.00	0.00
22	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	0.00	0.00	0.00	0.00	0.00
23	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	174.20	10.58	9.35	56.06	231.82
24	Other assets: (sum of rows 25 to 29)	1144.00	26.79	2.60	11.70	867.31
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	11.67	9.92
27	*NSFR derivative assets*		1.79	0.00	0.00	1.79
28	*NSFR derivative liabilities before deduction of variation margin posted*		0.00	2.60	0.00	2.60
29	*All other assets not included in the above categories*	1144.00	25.00	0.00	0.03	853.00
30	Off-balance sheet items		3811.97	824.86	497.18	406.33
31	**Total RSF (14+15+16+24+30)**					**26141.03**
32	**Net Stable Funding Ratio (%)**					**125.88%**

Qualitative Disclosure

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

NSFR represents the ratio of the bank's ASF to RSF. The breakdown of the bank's ASF and RSF amounts after applying the respective ASF or RSF factors are provided in the “weighted amount” column of the NSFR disclosure format.

The ASF portfolio is driven mainly by a robust capital base and a strong retail deposit base. Similarly, the RSF portfolio is driven mainly by financing various stakeholders including but not limited to financial institutions (FIs), non-financial corporate clients, retail and small business customers. NSFR helps to reduce structural liquidity of the Bank by encouraging funding of business activities through more stable sources.

Bank is required to maintain minimum NSFR of 100% on an ongoing basis as per RBI guidelines w.e.f October 1, 2021. As on 30.06.2026, NSFR of the Bank is at 125.88%. The table above sets out the details of NSFR of the bank as on 30.06.2026.