

DISCLOSURE ON LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.03.2026

The Liquidity Coverage Ratio (LCR) is one of the Basel Committee's key reforms to develop a more resilient banking sector. The LCR is expected to improve the banking sector's ability to absorb shocks arising from financial and economic stress, thus reducing the risk of spill over from the financial sector to the real economy. The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. Liquidity Coverage Ratio (LCR) standard has been introduced with the objective 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.

The LCR is calculated as under:

$$\text{LCR} = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Total Net Cash Outflows}} \geq 100\%$$

The LCR is calculated by dividing a Bank's stock of HQLA by its total net cash outflows over a 30-day stress period.

The main drivers of the liquidity coverage ratio:

- 1) High Quality Liquid Asset (HQLA) is one of the major drivers of LCR. The major portion of HQLA consists of facility to avail liquidity under Marginal Standing Facility (MSF), FALLCR & excess SLR investments.
- 2) Cash Outflow is another major driver of LCR. The main components of cash outflows are less stable retail deposit, Non-financial corporates and net derivative cash outflows.
- 3) Another major driver of LCR is Cash Inflow. The main components of cash inflows are inflows by counterparty and net derivative cash inflow.

The composition of HQLA:

Level 1 assets comprises of surplus SLR investments (net of encumbered against REPO, CBLO, MSF, CROMS, other securities pledged for RTGS, SGF, MCX, NSCCL etc) and 2% of NDTL applicable for MSF and 16% of NDTL (FALLCR) and overnight balances held by banks with RBI under SDF as per RBI circular no. RBI/DOR/2025-26/163 DOR.LRG.No.82/13-10-001/2025-26 dated 28/11/2025

Level 2A assets comprises of Bonds issued by State Government, Central Government PSUs excluding the finance companies and bonds of private corporates having rating of AA- and above excluding the finance companies.

Level 2B assets comprises of bonds of corporates having rating of BBB- to A+ excluding the finance companies. Level 2B assets also comprises of NIFTY/SENSEX shares excluding the finance companies.

Central Bank of India's LCR comes to 165.67 % based on daily average position of the quarter (Q4 FY25-26) and remained above the minimum regulatory requirement of 100%. Average HQLA held during the quarter was ₹ 94792 crore, with the majority 98.78% of HQLA being in Level 1 assets.

The average LCR for the quarter ended March 31, 2026 was at 165.67% as against 194.89% for the quarter ended March 31, 2025 and well above the present prescribed minimum requirement of 100%. The average HQLA for the quarter ended March 31, 2026 was 94792 crore as against was 92665 crore for the quarter ended March 31 2025.

The average LCR for the year ended March 31, 2026 was at 210.35% as against 215.75% for the year ended March 31, 2025.

LIQUIDITY COVERAGE RATIO (LCR)		Quarter Ended June 30,2025		Quarter Ended September 30, 2025		Quarter Ended December 31, 2025		*Quarter Ended March 31, 2026	
		Total Unweight ed Value (average)	Total Weighted Value (average)	Total Unweight ed Value (average)	Total Weighted Value (average)	Total Unweight ed Value (average)	Total Weighted Value (average)	Total Unweight ed Value (average)	Total Weighted Value (average)
(Rs in crore)									
1	Total High Quality Liquid Assets (HQLA)		112772		134782		114581		94792
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	28575	1429	29074	1454	29733	1487	30396	1520
(ii)	Less stable deposits	329075	32908	338296	33830	344440	34444	351040	35104
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)	0	0	0	0	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	42304	21777	48149	24522	51253	26179	51859	26339
(iii)	Unsecured debt	0	0	0	0	0	0	0	0
4	Secured wholesale funding		0		0		0		0
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	9914	9914	10373	10373	13866	13866	13737	13737

(ii)	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
(iii)	Credit and liquidity facilities	2730	2723	2911	2904	2648	2641	2744	2445
6	Other contractual funding obligations	3348	3348	3431	3431	2907	2907	4942	4942
7	Other contingent funding obligations	35425	1497	35151	1493	35580	1511	37569	1600
8	TOTAL CASH OUTFLOWS		73595		78006		83035		85687
Cash Inflows									
9	Secured lending (e.g reverse repo)	505	0	561	0	5	0	0	0
10	Inflows from fully performing exposures	3678	3678	3863	3863	3951	3951	3530	3530
11	Other cash inflows	25693	21944	22167	18440	26012	22756	27990	24938
12	TOTAL CASH INFLOWS	29877	25622	26591	22303	29968	26707	31521	28468
			TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE
13	TOTAL HQLA		112772		134782		114581		94792
14	TOTAL NET CASH OUTFLOWS		47972		55703		56329		57219
15	LIQUIDITY COVERAGE RATIO (%)		235.08%		241.96%		203.42%		165.67%

In accordance with RBI guidelines vide circular No. RBI/DOR/2025-26/163 DOR.LRG.No. 82/13-10-001/2025-26 dated 28th November 2025, average weighted and unweighted amounts have been calculated taking simple daily average. The Bank has considered 90 data points for the quarter January 2026 to March 2026 .