Credit Suisse Finance (India) Private Limited
Disclosure for Quarter ending 31st December 2023 (based on unaudited numbers)

Public disclosure on liquidity risk

1. Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No	Number of Significant Counterparties*	Amount (INR Crores) – FV	% of Total deposits	% of Total Liabilities#
1	1	75	n/a	85.78%

2. Top 20 large deposits (amount in INR crore and % of total deposits)

   n/a

3. Top 10 borrowings (amount in INR crore and % of total borrowings)

Sr. No	Borrowing	Amount (INR Crores) – FV	% of borrowing (FV)
1	Bank Borrowing	75	75

4. Funding Concentration based on significant instrument/product**

Sr. No	Name of instrument / product	Amount (INR Crores) - FV	% of Total Liabilities
1	Bank Borrowing	75	85.78%

5. Stock Ratios
   a. Commercial papers (FV) as a % of total public funds***   - Nil
   b. Commercial papers (FV) as a % of total liabilities   - Nil
   c. Commercial papers (FV) as a % of total assets   - Nil
   d. Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets   - Nil
   e. Other short-term liabilities****, if any as a % of total public funds - 100.00%
   f. Other short-term liabilities****, if any as a % of total liabilities   - 85.78%
   g. Other short-term liabilities****, if any as a % of total assets   - 2.93%

6. Institutional set-up for liquidity risk management

   Our liquidity and funding policy is designed to ensure that funding is available to meet all obligations in times of stress, whether caused by market events or issues specific to Credit Suisse. We achieve this through a conservative asset/liability management strategy. To address short-term liquidity stress, we maintain a liquidity pool, described below, that covers unexpected outflows in the event of severe market and idiosyncratic stress. Our liquidity risk parameters reflect various liquidity stress assumptions that we believe are conservative. We manage our liquidity profile at a sufficient level such that, in the event we are unable to access unsecured funding, we expect to have sufficient liquidity to sustain operations for a period of time in excess of our minimum limit. We use our internal liquidity barometer to manage liquidity to internal

targets and as a basis to model both Credit Suisse specific and market-wide stress scenarios and their impact on liquidity and funding. Our internal barometer framework supports the management of our funding structure. It allows us to manage the time horizon over which the stressed market value of unencumbered assets (including cash) exceeds the aggregate value of contractual outflows of unsecured liabilities plus a conservative forecast of anticipated contingent commitments. This internal barometer framework enables us to manage liquidity to a desired profile under a Credit Suisse-specific or market-wide stress that permits us to continue business activities for a period of time (also known as a liquidity horizon) without changing business plans.

* Significant Counterparties is defined as per RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

** Significant instrument/product is defined as per RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

*** Total Public funds include public deposits, inter-corporate deposits, bank finance and all funds received whether directly or indirectly from outside sources such as funds raised by issue of Commercial Papers, debentures etc.

**** Other Short term Liabilities include all Borrowings less than 1 year except Commercial Paper and Non-Convertible deposits with original maturity less than 1 year.

Total liability number here doesn't include Equity & Retained earnings