

**LCR – Disclosure December 2018**

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. With effect from 1<sup>st</sup> January 2019 the minimum LCR requirement is 100%.

LCR basically ensures that the Bank maintains an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately into cash to meet liquidity needs for a 30 calendar day liquidity stress scenario.

The following table shows the daily average LCR maintained by the Bank for the quarter ended 31<sup>st</sup> December 2018 which covers 71 data points.

₹ in Cr

LCR Disclosure - Quarter Ending December 2018		
Particulars	Total Un-weighted Value (Average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>		
<b>1 Total High Quality Liquid Assets (HQLA)</b>		<b>102,435.03</b>
<b>Cash Outflows</b>		
<b>2</b> Retail deposits and deposits from small business customers, of which:	<b>319,617.07</b>	<b>26,913.68</b>
(i) Stable Deposits	93,248.93	4,596.33
(ii) Less Stable Deposits	226,368.13	22,317.34
<b>3</b> Unsecured wholesale funding, of which:	<b>136,802.07</b>	<b>78,943.46</b>
(i) Operation Deposits (all counterparties)	0.00	0.00
(ii) Non-operation Deposits (all counterparties)	135,252.07	77,393.46
(iii) Unsecured Debt	1,550.00	1,550.00
<b>4</b> Secured Wholesale Funding	<b>9,234.06</b>	<b>0.00</b>
<b>5</b> Additional Requirements, of which	<b>38,418.14</b>	<b>4,846.78</b>
(i) Outflows related to derivative exposures and other collateral requirements	0.00	0.00
(ii) Outflows related to loss of funding on debt products	0.00	0.00
(iii) Credit and liquidity facilities	38,418.14	4,846.78
<b>6</b> Other Contractual Funding Obligations	<b>515.14</b>	<b>509.51</b>
<b>7</b> Other Contingent Funding Obligations	<b>97,338.06</b>	<b>3,510.27</b>
<b>8 Total Cash Outflows</b>	<b>601,924.54</b>	<b>114,723.69</b>
<b>Cash Inflows</b>		
<b>9</b> Secured Lending (e.g. reverse repos)	<b>103.52</b>	<b>0.00</b>
<b>10</b> Inflows from Fully Performing Exposures	<b>30,297.56</b>	<b>18,735.38</b>
<b>11</b> Other Cash Inflows	<b>550.53</b>	<b>187.53</b>
<b>12 Total Cash Inflows</b>	<b>30,951.61</b>	<b>18,922.91</b>
		<b>Total Adjusted Value</b>
<b>13 Total HQLA</b>		<b>102,435.03</b>
<b>14 Total Net Cash Outflows</b>		<b>95,800.78</b>
<b>15 Liquidity Coverage Ratio (%)</b>		<b>106.93%</b>

28/02/2019

Deputy General Manager