

**LCR – Disclosure June 2017**

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 2017 the minimum LCR requirement is 80% (for the calendar year) which will be stepped up annually by 10% to reach 100% by 1<sup>st</sup> January 2019.

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 30<sup>th</sup> June 2017 which covers 70 data points.

₹ in Cr

LCR Disclosure - Quarter Ending June 2017		
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>80882.96</b>
<b>Cash Outflows</b>		
2 Retail deposits and deposits from small business customers, of which:	2,83,011.37	23,952.96
(i) Stable Deposits	86,963.62	4,348.18
(ii) Less Stable Deposits	1,96,047.75	19,604.77
3 Unsecured wholesale funding, of which:	1,09,594.57	63,983.65
(i) Operation Deposits (all counterparties)	0.00	0.00
(ii) Non-operation Deposits (all counterparties)	1,09,594.57	63,983.65
(iii) Unsecured Debt	0.00	0.00
4 Secured Wholesale Funding	10,458.69	181.42
5 Additional Requirements, of which	26,348.47	2,500.90
(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	26,348.47	2,500.90
6 Other Contractual Funding Obligations	497.14	497.14
7 Other Contingent Funding Obligations	1,21,936.94	4,711.85
<b>8 Total Cash Outflows</b>	<b>5,51,847.19</b>	<b>95,827.91</b>
<b>Cash Inflows</b>		
9 Secured Lending (e.g. reverse repos)	45.08	0.00
10 Inflows from Fully Performing Exposures	29,091.34	21,951.12
11 Other Cash Inflows	490.00	176.44
<b>12 Total Cash Inflows</b>	<b>29,626.43</b>	<b>22,127.56</b>
		<b>Total Adjusted Value</b>
<b>13 Total HQLA</b>		<b>80,882.96</b>
<b>14 Total Net Cash Outflows</b>		<b>73,700.35</b>
<b>15 Liquidity Coverage Ratio (%)</b>		<b>109.75%</b>

8/01/2017

Deputy General Manager