

### LCR – Disclosure for September 2015

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. It is effective from 1<sup>st</sup> January 2015 with minimum LCR requirement of 60% to be stepped up by 10% annually 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, the monthly average LCR maintained by the Bank for the quarter ended 30<sup>th</sup> September 2015.

₹ in Cr

| LCR Disclosure - Quarter Ending September 2015 |  |                                   |                                |
|--|--|-----------------------------------|--------------------------------|
| Particulars                                    |  | Total Un-weighted Value (Average) | Total Weighted Value (average) |
| <b>High Quality Liquid Assets</b>              |  |                                   |                                |
| <b>1</b>                                       | <b>Total High Quality Liquid Assets (HQLA)</b>                             |                                   | <b>77,054.51</b>               |
| <b>Cash Outflows</b>                           |  |                                   |                                |
| 2  | Retail deposits and deposits from small business customers, of which:      | 2,33,986.72                       | 19,881.13                      |
| (i)  | Stable Deposits  | 70,350.83                         | 3,517.54                       |
| (ii)   | Less Stable Deposits   | 1,63,635.89                       | 16,363.59                      |
| 3  | Unsecured wholesale funding, of which:                                     | 1,18,926.05                       | 66,966.47                      |
| (i)  | Operation Deposits (all counterparties)                                    | 19.17                             | 0.96                           |
| (ii)   | Non-operation Deposits (all counterparties)                                | 1,18,848.55                       | 66,907.18                      |
| (iii)  | Unsecured Debt   | 58.33                             | 58.33                          |
| 4  | Secured Wholesale Funding  | 4,628.33                          | 3,745.33                       |
| 5  | Additional Requirements, of which  | 43,088.64                         | 12,311.80                      |
| (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  | 43,088.64                         | 12,311.80                      |
| 6  | Other Contractual Funding Obligations                                      | 400.00                            | 400.00                         |
| 7  | Other Contingent Funding Obligations                                       | 63,173.59                         | 3,158.68                       |
| <b>8</b>                                       | <b>Total Cash Outflows</b>   | <b>4,64,203.33</b>                | <b>1,06,463.42</b>             |
| <b>Cash Inflows</b>                            |  |                                   |                                |
| 9  | Secured Lending (e.g. reverse repos)                                       | 0.00                              | 0.00                           |
| 10   | Inflows from Fully Performing Exposures                                    | 26,207.52                         | 16,925.89                      |
| 11   | Other Cash Inflows   | 2,676.97                          | 2,598.70                       |
| <b>12</b>                                      | <b>Total Cash Inflows</b>  | <b>28,884.49</b>                  | <b>19,524.60</b>               |
|  |  |                                   | <b>Total Adjusted Value</b>    |
| <b>13</b>                                      | <b>Total HQLA</b>  |                                   | <b>77,054.51</b>               |
| <b>14</b>                                      | <b>Total Net Cash Outflows</b>   |                                   | <b>86,938.82</b>               |
| <b>15</b>                                      | <b>Liquidity Coverage Ratio (%)</b>  |                                   | <b>88.63%</b>                  |