

**LCR – Disclosure December 2019**

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. 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.

With effect from 1<sup>st</sup> January 2019 the daily minimum LCR requirement is 100%. The following table shows the daily average LCR maintained by the Bank for the quarter ended 31<sup>st</sup> December 2019 which covers 72 data points.

₹ in Crore

<b>LCR Disclosure - Quarter Ending December 2019</b>			
<b>Particulars</b>		<b>Total Un-weighted Value (Average)</b>	<b>Total Weighted Value (average)</b>
<b>High Quality Liquid Assets</b>			
<b>1</b>	<b>Total High Quality Liquid Assets (HQLA)</b>		<b>139,238.56</b>
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	344,568.55	29,502.64
(i)	Stable Deposits	99,084.35	4,954.22
(ii)	Less Stable Deposits	245,484.20	24,548.42
3	Unsecured wholesale funding, of which:	163,601.70	97,094.09
(i)	Operation Deposits (all counterparties)	0.00	0.00
(ii)	Non-operation Deposits (all counterparties)	163,323.92	95,532.98
(iii)	Unsecured Debt	277.78	1,561.11
4	Secured Wholesale Funding	482.85	0.00
5	Additional Requirements, of which	42,178.83	5,597.34
(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	42,178.83	5,597.34
6	Other Contractual Funding Obligations	400.00	400.00
7	Other Contingent Funding Obligations	97,021.16	3,516.74
<b>8</b>	<b>Total Cash Outflows</b>	<b>648,253.09</b>	<b>136,110.81</b>
<b>Cash Inflows</b>			
9	Secured Lending (e.g. reverse repos)	8,591.18	0.00
10	Inflows from Fully Performing Exposures	38,288.74	27,065.35
11	Other Cash Inflows	841.40	757.33
<b>12</b>	<b>Total Cash Inflows</b>	<b>47,721.32</b>	<b>27,822.68</b>
			<b>Total Adjusted Value</b>
<b>13</b>	<b>Total HQLA</b>		<b>139,238.56</b>
<b>14</b>	<b>Total Net Cash Outflows</b>		<b>108,288.13</b>
<b>15</b>	<b>Liquidity Coverage Ratio (%)</b>		<b>128.58%</b>

29/01/2020

Deputy General Manager

