

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2017-18 (Q1 & Q2)

(Rs. in crore)

| S. No | PARTICULARS | 30.09.2017 | | 30.06.2017 | |
|----------------------------|---|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
| | | Total Unweighted Value* [average] | Total Weighted Value # (average) | Total Unweighted Value* [average] | Total Weighted Value # (average) |
| High Quality Liquid Assets | | | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 32148.35 | | 29003.26 |
| Cash Outflows | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 53127.05 | 4628.37 | 20046.78 | 5118.90 |
| (i) | Stable deposits | 13686.61 | 684.33 | 15715.6 | 785.78 |
| (ii) | Less stable deposits | 39440.44 | 3944.04 | 4331.18 | 4333.12 |
| (iii) | Unsecured Debt | 0 | 0 | 0 | 0 |
| 3 | Unsecured wholesale funding, of which: | 37838.11 | 10117.43 | 34785.81 | 8050.31 |
| (i) | Operational deposits (all counterparties) | 22813.35 | 1176.83 | 23368.56 | 1223.47 |
| (ii) | Non-operational deposits (all counterparties) | 15024.76 | 8940.6 | 11417.25 | 6826.84 |
| (iii) | Unsecured debt | 0 | 0 | 0 | 0 |
| 4 | Secured wholesale funding | 0 | 0 | 485.47 | 0 |
| 5 | Additional requirements, of which | 150.52 | 103.58 | 8467.98 | 892.12 |
| (i) | <i>Outflows related to derivative exposures and other collateral requirements</i> | 98.49 | 98.49 | 51.09 | 51.09 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | 0 | 0 | 0 | 0 |
| (iii) | <i>Credit and liquidity facilities</i> | 52.03 | 5.09 | 8416.89 | 841.03 |
| 6 | Other contractual funding obligations | 0 | 0 | 0 | 0 |
| 7 | Other contingent funding obligations | 55384.69 | 2185.36 | 68999.34 | 2833.82 |
| 8 | TOTAL CASH OUTFLOWS | | 17034.74 | | 16895.15 |
| Cash Inflows | | | | | |
| 9 | Secured lending (e.g. reverse repos) | 20567 | 0 | 27141.99 | 0 |
| 10 | Inflows from fully performing exposures | 2189.19 | 2189.19 | 142.47 | 142.47 |
| 11 | Other cash inflows | 8148.8 | 4261.98 | 8858.69 | 5213.45 |
| 12 | TOTAL CASH INFLOWS | 30904.99 | 6451.17 | 36143.15 | 5355.92 |
| | | | Total Adjusted Value | | Total Adjusted Value |
| 21 | TOTAL HQLA | | 32148.35 | | 29003.26 |
| 22 | TOTAL NET CASH OUTFLOWS | | 10583.57 | | 11539.23 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 303.7571 | | 251.3448 |