

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

| | | CONSOLIDATED | | | | | | | | | |
|-----------------------------------|--|---|---|---|---|---|---|---|---|---|---|
| | | Quarter ended 31 Dec 2018 | | Quarter ended 31 Mar 2019 | | Quarter ended 30 Jun 2019 | | Quarter ended 30 Sep 2019 | | Quarter ended 31 Dec 2019 | |
| | | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) | 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(HQLAs) | | 1,13,012.95 | | 1,22,932.22 | | 1,32,106.35 | | 1,31,659.96 | | 1,37,377.63 |
| Cash Outflows | | | | | | | | | | | |
| 2 | Retail Deposits and deposits from small business customers, of which: | 2,76,781.10 | 25,085.95 | 2,88,859.26 | 26,308.87 | 3,08,672.68 | 28,222.54 | 3,17,052.41 | 29,022.23 | 3,32,493.77 | 30,492.38 |
| (i) | Stable Deposits | 51,853.44 | 2,593.18 | 51,541.11 | 2,577.06 | 52,894.53 | 2,644.73 | 53,660.26 | 2,683.01 | 55,139.77 | 2,756.99 |
| (ii) | Less Stable Deposits | 2,24,927.66 | 22,492.77 | 2,37,318.15 | 23,731.81 | 2,55,778.15 | 25,577.81 | 2,63,392.15 | 26,339.22 | 2,77,354.00 | 27,735.39 |
| 3 | Unsecured wholesale funding, of which : | 1,49,112.27 | 75,915.95 | 1,57,265.66 | 80,920.19 | 1,64,710.27 | 83,184.28 | 1,59,332.08 | 80,214.86 | 1,75,292.58 | 88,752.36 |
| (i) | Operational deposits (all counterparties) | 45,634.28 | 11,401.57 | 45,860.78 | 11,453.37 | 45,276.52 | 11,306.52 | 40,997.71 | 10,237.37 | 40,955.67 | 10,225.60 |
| (ii) | Non-operational deposits (all counterparties) | 1,03,477.99 | 64,514.38 | 1,11,404.88 | 69,466.82 | 1,19,433.76 | 71,877.75 | 1,18,334.37 | 69,977.49 | 1,34,336.91 | 78,526.76 |
| (iii) | Unsecured debt | - | - | - | - | - | - | - | - | - | - |
| 4 | Secured wholesale funding | | 813.52 | | 0 | | 0 | | 9.99 | | 45.20 |
| 5 | Additional requirements, of which | 45,837.42 | 32,088.33 | 35,180.99 | 22,396.16 | 32,349.27 | 25,654.40 | 31,050.38 | 24,541.50 | 30,256.14 | 24,041.16 |
| (i) | Outflows related to derivative exposures and other collateral requirements | 30,310.17 | 30,310.17 | 20,692.66 | 20,692.66 | 24,358.64 | 24,358.64 | 19,772.40 | 19,772.40 | 20,863.56 | 20,863.56 |

| Axis Bank | | CONSOLIDATED | | | | | | | | | |
|---------------------|--|---|---|---|---|---|---|---|---|---|---|
| | | Quarter ended 31 Dec 2018 | | Quarter ended 31 Mar 2019 | | Quarter ended 30 Jun 2019 | | Quarter ended 30 Sep 2019 | | Quarter ended 31 Dec 2019 | |
| | | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) | Total Unweighted Value (average) | Total Weighted Value (average) |
| (ii) | Outflows related to loss of funding on debt products | 116.52 | 116.52 | 38.81 | 38.81 | 3.47 | 3.47 | 3.26 | 3.26 | - | - |
| (iii) | Credit and liquidity facilities | 15,410.73 | 1,661.64 | 14,449.52 | 1,664.69 | 7,987.16 | 1,292.28 | 11,274.71 | 4,765.83 | 9,392.59 | 3,177.61 |
| 6 | Other contractual funding obligations | 6,267.77 | 6,267.77 | 5,916.81 | 5,916.81 | 8,441.29 | 8,441.29 | 6,178.53 | 6,178.53 | 5,868.02 | 5,868.02 |
| 7 | Other contingent funding obligations | 2,32,912.27 | 9,199.71 | 2,29,568.58 | 9,306.81 | 2,40,706.68 | 9,890.98 | 2,63,527.05 | 11,122.97 | 2,60,446.40 | 10,975.47 |
| 8 | TOTAL CASH OUTFLOWS | | 1,49,371.22 | | 1,44,848.64 | | 1,55,393.48 | | 1,51,090.08 | | 1,60,174.59 |
| Cash Inflows | | | | | | | | | | | |
| 9 | Secured lending (eg. reverse repo) | 4,657.91 | - | 9,018.11 | - | 7,475.08 | - | 6,085.12 | - | 15,742.82 | - |
| 10 | Inflows from fully performing exposures | 36,294.76 | 25,940.16 | 35,299.75 | 24,937.58 | 35,892.19 | 26,336.00 | 33,256.63 | 22,516.74 | 30,278.90 | 19,123.95 |
| 11 | Other cash inflows | 30,549.51 | 30,511.00 | 20,208.65 | 20,190.24 | 23,697.51 | 23,697.51 | 18,598.95 | 18,598.95 | 19,469.70 | 19,469.70 |
| 12 | TOTAL CASH INFLOWS | 71,502.17 | 56,451.16 | 64,526.50 | 45,127.82 | 67,064.77 | 50,033.50 | 57,940.70 | 41,115.69 | 65,491.41 | 38,593.65 |
| | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | | Total adjusted Value | |
| 21 | TOTAL HQLA | | 1,13,012.95 | | 1,22,932.22 | | 1,32,106.35 | | 1,31,659.96 | | 1,37,377.63 |
| 22 | TOTAL NET CASH OUTFLOWS | | 92,920.07 | | 99,720.82 | | 1,05,359.98 | | 1,09,974.39 | | 1,21,580.95 |
| 23 | LIQUIDITY COVERAGE RATIO % | | 121.62% | | 123.28% | | 125.39% | | 119.72% | | 112.99% |

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.