

## LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2019		Quarter ended 30 Sep 2019		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020		Quarter ended 30 Jun 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
<b>High Quality Liquid Assets</b>											
<b>1</b>	Total High Quality Liquid Assets(HQLAs)		1,32,106.35		1,31,659.96		1,37,377.63		1,53,911.46		1,81,073.32
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	3,08,672.68	28,222.54	3,17,052.41	29,022.23	3,32,493.77	30,492.38	3,43,438.06	29,290.56	3,55,785.45	28,871.26
<b>(i)</b>	Stable Deposits	52,894.53	2,644.73	53,660.26	2,683.01	55,139.77	2,756.99	1,01,064.99	5,053.25	1,34,145.68	6,707.28
<b>(ii)</b>	Less Stable Deposits	2,55,778.15	25,577.81	2,63,392.15	26,339.22	2,77,354.00	27,735.39	2,42,373.07	24,237.31	2,21,639.77	22,163.98
<b>3</b>	Unsecured wholesale funding, of which :	1,64,710.27	83,184.28	1,59,332.08	80,214.86	1,75,292.58	88,752.36	1,90,204.98	1,07,749.00	2,10,984.31	1,16,274.12
<b>(i)</b>	Operational deposits (all counterparties)	45,276.52	11,306.52	40,997.71	10,237.37	40,955.67	10,225.60	12,470.48	3,094.65	16,420.53	4,084.58
<b>(ii)</b>	Non-operational deposits (all counterparties)	1,19,433.76	71,877.75	1,18,334.37	69,977.49	1,34,336.91	78,526.76	1,77,734.49	1,04,654.35	1,94,563.78	1,12,189.54
<b>(iii)</b>	Unsecured debt	-	-	-	-	-	-	-	-	-	-
<b>4</b>	Secured wholesale funding		0		9.99		45.20		256.86		149.09
<b>5</b>	Additional requirements, of which	32,349.27	25,654.40	31,050.38	24,541.50	30,256.14	24,041.16	42,881.98	37,635.60	33,618.32	27,602.65
<b>(i)</b>	Outflows related to derivative exposures and other collateral requirements	24,358.64	24,358.64	19,772.40	19,772.40	20,863.56	20,863.56	35,300.09	35,300.09	25,261.03	25,261.03
<b>(ii)</b>	Outflows related to loss of funding on debt products	3.47	3.47	3.26	3.26	-	-	-	-	-	-

		CONSOLIDATED									
		Quarter ended 30 Jun 2019		Quarter ended 30 Sep 2019		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020		Quarter ended 30 Jun 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
(iii)	Credit and liquidity facilities	7,987.16	1,292.28	11,274.71	4,765.83	9,392.59	3,177.61	7,581.90	2,335.51	8,357.29	2,341.62
6	Other contractual funding obligations	8,441.29	8,441.29	6,178.53	6,178.53	5,868.02	5,868.02	5,874.08	5,874.08	6,081.21	6,081.21
7	Other contingent funding obligations	2,40,706.68	9,890.98	2,63,527.05	11,122.97	2,60,446.40	10,975.47	2,59,508.03	10,958.57	2,68,102.14	11,441.97
8	<b>TOTAL CASH OUTFLOWS</b>		<b>1,55,393.48</b>		<b>1,51,090.08</b>		<b>1,60,174.59</b>		<b>1,91,764.66</b>		<b>1,90,420.30</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	7,475.08	-	6,085.12	-	15,742.82	-	28,920.03	-	42,004.62	-
10	Inflows from fully performing exposures	35,892.19	26,336.00	33,256.63	22,516.74	30,278.90	19,123.95	33,625.64	21,694.41	22,029.89	16,192.69
11	Other cash inflows	23,697.51	23,697.51	18,598.95	18,598.95	19,469.70	19,469.70	33,900.99	33,900.99	23,659.84	23,659.84
12	<b>TOTAL CASH INFLOWS</b>	<b>67,064.77</b>	<b>50,033.50</b>	<b>57,940.70</b>	<b>41,115.69</b>	<b>65,491.41</b>	<b>38,593.65</b>	<b>96,446.66</b>	<b>55,595.40</b>	<b>87,694.35</b>	<b>39,852.53</b>
		Total adjusted Value									
21	<b>TOTAL HQLA</b>		1,32,106.35		1,31,659.96		1,37,377.63		1,53,911.46		1,81,073.32
22	<b>TOTAL NET CASH OUTFLOWS</b>		1,05,359.98		1,09,974.39		1,21,580.95		1,36,169.27		1,50,567.77
23	<b>LIQUIDITY COVERAGE RATIO %</b>		<b>125.39%</b>		<b>119.72%</b>		<b>112.99%</b>		<b>113.03%</b>		<b>120.26%</b>

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

In compliance with the RBI directive received, the Bank has computed LCR as per the revised definition of 'Operational Deposits' with effect from 20 December, 2019. As a result, the LCR for the quarters ended June 2019, September 2019 and December 2019 are strictly not comparable with the LCR reported for quarters ended March 2020 and June 2020.