

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 31 Mar 2019		Quarter ended 30 Jun 2019		Quarter ended 30 Sep 2019		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
High Quality Liquid Assets											
1	Total High Quality Liquid Assets(HQLAs)		1,22,932.22		1,32,106.35		1,31,659.96		1,37,377.63		1,53,911.46
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	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	3,43,438.06	29,290.56
(i)	Stable Deposits	51,541.11	2,577.06	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
(ii)	Less Stable Deposits	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	2,42,373.07	24,237.31
3	Unsecured wholesale funding, of which :	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	1,90,204.98	1,07,749.00
(i)	Operational deposits (all counterparties)	45,860.78	11,453.37	45,276.52	11,306.52	40,997.71	10,237.37	40,955.67	10,225.60	12,470.48	3,094.65
(ii)	Non-operational deposits (all counterparties)	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	1,77,734.49	1,04,654.35
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		0		0		9.99		45.20		256.86
5	Additional requirements, of which	35,180.99	22,396.16	32,349.27	25,654.40	31,050.38	24,541.50	30,256.14	24,041.16	42,881.98	37,635.60
(i)	Outflows related to derivative exposures and other collateral requirements	20,692.66	20,692.66	24,358.64	24,358.64	19,772.40	19,772.40	20,863.56	20,863.56	35,300.09	35,300.09

Axis Bank		CONSOLIDATED									
		Quarter ended 31 Mar 2019		Quarter ended 30 Jun 2019		Quarter ended 30 Sep 2019		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
(ii)	Outflows related to loss of funding on debt products	38.81	38.81	3.47	3.47	3.26	3.26	-	-	-	-
(iii)	Credit and liquidity facilities	14,449.52	1,664.69	7,987.16	1,292.28	11,274.71	4,765.83	9,392.59	3,177.61	7,581.90	2,335.51
6	Other contractual funding obligations	5,916.81	5,916.81	8,441.29	8,441.29	6,178.53	6,178.53	5,868.02	5,868.02	5,874.08	5,874.08
7	Other contingent funding obligations	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	2,59,508.03	10,958.57
8	TOTAL CASH OUTFLOWS		1,44,848.64		1,55,393.48		1,51,090.08		1,60,174.59		1,91,764.66
Cash Inflows											
9	Secured lending (eg. reverse repo)	9,018.11	-	7,475.08	-	6,085.12	-	15,742.82	-	28,920.03	-
10	Inflows from fully performing exposures	35,299.75	24,937.58	35,892.19	26,336.00	33,256.63	22,516.74	30,278.90	19,123.95	33,625.64	21,694.41
11	Other cash inflows	20,208.65	20,190.24	23,697.51	23,697.51	18,598.95	18,598.95	19,469.70	19,469.70	33,900.99	33,900.99
12	TOTAL CASH INFLOWS	64,526.50	45,127.82	67,064.77	50,033.50	57,940.70	41,115.69	65,491.41	38,593.65	96,446.66	55,595.40
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		1,22,932.22		1,32,106.35		1,31,659.96		1,37,377.63		1,53,911.46
22	TOTAL NET CASH OUTFLOWS		99,720.82		1,05,359.98		1,09,974.39		1,21,580.95		1,36,169.27
23	LIQUIDITY COVERAGE RATIO %		123.28%		125.39%		119.72%		112.99%		113.03%

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