

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 31 Dec 2017		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018		Quarter ended 31 Dec 2018	
		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)		73,642.62		80,607.22		83,836.84		99,087.23		1,13,012.95
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	2,32,177.03	20,838.32	2,41,221.81	21,738.91	2,52,044.09	22,773.40	2,62,802.94	23,758.49	2,76,781.10	25,085.95
(i)	Stable Deposits	47,595.78	2,380.20	48,191.37	2,435.86	49,140.03	2,482.99	50,440.23	2,522.22	51,853.44	2,593.18
(ii)	Less Stable Deposits	1,84,581.24	18,458.12	1,93,030.44	19,303.04	2,02,904.06	20,290.41	2,12,362.71	21,236.27	2,24,927.66	22,492.77
3	Unsecured wholesale funding, of which :	1,38,617.43	71,155.17	1,35,782.89	73,260.01	1,35,197.95	70,204.39	1,40,402.68	73,272.11	1,49,112.27	75,915.95
(i)	Operational deposits (all counterparties)	44,383.97	11,090.49	40,680.37	10,163.55	41,328.24	10,325.40	41,875.89	10,462.39	45,634.28	11,401.57
(ii)	Non-operational deposits (all counterparties)	94,233.46	60,064.68	95,102.52	63,096.46	93,869.71	59,879.00	98,526.79	62,809.72	1,03,477.99	64,514.38
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		1,054.09		805.00		1,468.37		301.65		813.52
5	Additional requirements, of which	50,545.32	38,253.16	38,336.39	28,401.97	39,720.40	25,820.64	40,261.23	27,293.64	45,837.42	32,088.33
(i)	Outflows related to derivative exposures and other collateral requirements	33,070.39	33,070.39	26,645.66	26,645.66	23,851.15	23,851.15	25,502.34	25,502.34	30,310.17	30,310.17
(ii)	Outflows related to loss of funding on debt	2,981.08	2,981.08	314.91	314.91	139.54	139.54	181.44	181.44	116.52	116.52

		CONSOLIDATED									
		Quarter ended 31 Dec 2017		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018		Quarter ended 31 Dec 2018	
		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)
	products										
(iii)	Credit and liquidity facilities	14,493.84	2,201.69	11,375.82	1,441.40	15,729.71	1,829.95	14,577.44	1,609.86	15,410.73	1,661.64
6	Other contractual funding obligations	4,785.02	4,695.02	5,073.24	4,824.51	4,967.62	4,877.62	5,047.01	4,983.71	6,267.77	6,267.77
7	Other contingent funding obligations	2,22,820.87	8,692.18	2,24,087.56	8,719.05	2,26,808.96	8,923.81	2,37,657.23	9,431.22	2,32,912.27	9,199.71
8	TOTAL CASH OUTFLOWS		1,44,687.94		1,37,749.44		1,34,068.23		1,39,040.82		1,49,371.22
Cash Inflows											
9	Secured lending (eg. reverse repo)	673.52	-	673.75	-	2,130.44	-	3,049.36	-	4,657.91	-
10	Inflows from fully performing exposures	36,812.35	22,797.32	38,337.48	24,307.02	33,854.06	22,505.46	39,057.53	26,840.04	36,294.76	25,940.16
11	Other cash inflows	33,490.50	33,291.79	27,385.52	26,937.03	23,553.78	23,530.26	25,548.45	25,512.37	30,549.51	30,511.00
12	TOTAL CASH INFLOWS	70,976.37	56,089.11	66,396.75	51,244.06	59,538.29	46,035.72	67,655.34	52,352.42	71,502.17	56,451.16
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value			
21	TOTAL HQLA		73,642.62		80,607.22		83,836.84		99,087.23		1,13,012.95
22	TOTAL NET CASH OUTFLOWS		88,598.83		86,505.38		88,032.51		86,688.40		92,920.07
23	LIQUIDITY COVERAGE RATIO %		83.12%		93.18%		95.23%		114.30%		121.62%

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