AXIS BANK

LIQUIDITY COVERAGE RATIO

(₹ in crores)

Particulars		30th June, 2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		44,570.50
Cash Outflows			
2	Retail Deposits and deposits from small business customers, of which:	170,249.41	15,223.40
(i)	Stable Deposits	36,031.01	1,801.56
(ii)	Less Stable Deposits	134,218.40	13,421.84
3	Unsecured wholesale funding, of which :	89,298.62	39,009.13
(i)	Operational deposits (all counterparties)	27,753.22	6,931.43
(ii)	Non-operational deposits (all counterparties)	61,545.40	32,077.70
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		3,580.11
5	Additional requirements, of which	19,323.58	9,583.26
(i)	Outflows related to derivative exposures and other collateral requirements	8,570.58	8,570.58
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	10,753.00	1,012.68
6	Other contractual funding obligations	2,386.45	2,386.45
7	Other contingent funding obligations	165,931.33	8,296.57
8	**TOTAL CASH OUTFLOWS**		**78,078.92**
Cash Inflows			
9	Secured lending (e.g. reverse repo)	-	-
10	Inflows from fully performing exposures	15,238.38	10,099.06
11	Other cash inflows	8,541.66	8,541.66
12	**TOTAL CASH INFLOWS**	**23,780.04**	**18,640.72**
			Total adjusted Value
21	**TOTAL HQLA**		44,570.50
22	**TOTAL NET CASH OUTFLOWS**		59,438.20
23	**LIQUIDITY COVERAGE RATIO %**		74.99%

Note: The above data represents simple average of monthly observations for the period April 2015 to June 2015