



## ALLAHABAD BANK

Integrated Risk Management Department, Head Office

### Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 31st December 2017 is given as under;

(Amount in Rs. Crores)

Particulars	Q3 - F.Y. 2017-18 (01st October 2017 to 31st December 2017)	
	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>		
<b>1 Total High Quality Liquid Assets(HQLA)</b>		<b>42,115</b>
<b>Cash Outflows</b>		
<b>2 Retail deposits and deposits from small business customers, of which</b>	<b>159,953</b>	<b>15,718</b>
(i) Stable deposits	5,553	278
(ii) Less stable deposits	154,400	15,440
<b>3 Unsecured wholesale funding, of which:</b>	<b>15,371</b>	<b>6,174</b>
(i) Operational deposits(all counterparties)	-	-
(ii) Non-operational deposits(all counterparties)	15,371	6,174
(iii) Unsecured debt	-	-
<b>4 Secured wholesale funding</b>		<b>-</b>
<b>5 Additional requirements, of which</b>	<b>1,832</b>	<b>439</b>
(i) Outflows related to derivative exposures and other collateral requirements	344	344
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	1,488	95
<b>6 Other contractual funding obligations</b>	<b>576</b>	<b>576</b>
<b>7 Other contingent funding obligations</b>	<b>18,557</b>	<b>557</b>
<b>8 Total cash Outflows</b>		<b>23,463</b>
<b>Cash Inflows</b>		
<b>9 Secured lending</b>	<b>-</b>	<b>-</b>
<b>10 Inflows from fully performing exposures</b>	<b>2,671</b>	<b>1,335</b>
<b>11 Other cash inflows</b>	<b>12,169</b>	<b>12,169</b>
<b>12 Total Cash Inflows</b>	<b>14,840</b>	<b>13,504</b>
		<b>Total Adjusted Value</b>
<b>21 TOTAL HQLA</b>		<b>42,115</b>
<b>22 Total Net Cash Outflows</b>		<b>9,959</b>
<b>23 Liquidity Coverage Ratio(%)</b>		<b>422.89%</b>

The above represents daily average of LCR for 68 days (excluding non-working days) during Q3 FY 2017-18 (01st Oct 2017 to 31st December 2017).