



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 31st December 2018 is given as under;

Particulars		(Amount in Rs. Crores)	
		Q3 - F.Y. 2018-19 (01st October 2018 to 31st December 2018)	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)		52,275
Cash Outflows			
2	Retail deposits and deposits from small business customers of which	1,74,214	17,111
(i)	Stable deposits	6,205	310
(ii)	Less stable deposits	1,68,008	16,801
3	Unsecured wholesale funding, of which:	12,381	5,024
(i)	Operational deposits(all counterparties)	-	-
(ii)	Non-operational deposits(all counterparties)	12,381	5,024
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		
5	Additional requirements, of which	19,164	1,995
(i)	Outflows related to derivative exposures and other collateral requirements	421	421
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	18,743	1,574
6	Other contractual funding obligations	610	610
7	Other contingent funding obligations	15,541	483
8	Total cash Outflows		25,223
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,917	959
11	Other cash inflows	1,179	1,179
12	Total Cash Inflows	3,096	2,137
		Total Adjusted Value	
21	TOTAL HQLA		52,275
22	Total Net Cash Outflows		23,085
23	Liquidity Coverage Ratio(%)		226.45%

The above represents daily average of LCR for 61 days (excluding non-working days) during Q3 FY 2018-19 (i.e. from 01st October 2018 to 31st December 2018).