



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 30th September 2017 is given as under;

(Amount in Rs. Crores)

Particulars	Q2 - F.Y. 2017-18 (01st July 2017 to 30th September 2017)	
	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets(HQLA)		33,421
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which	153,033	15,022
(i) Stable deposits	5,622	281
(ii) Less stable deposits	147,410	14,741
3 Unsecured wholesale funding, of which:	17,504	7,068
(i) Operational deposits(all counterparties)	-	-
(ii) Non-operational deposits(all counterparties)	17,504	7,068
(iii) Unsecured debt	-	-
4 Secured wholesale funding		-
5 Additional requirements, of which	1,886	582
(i) Outflows related to derivative exposures and other collateral requirements	495	495
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	1,391	86
6 Other contractual funding obligations	576	576
7 Other contingent funding obligations	17,594	528
8 Total cash Outflows		23,775
Cash Inflows		
9 Secured lending	-	-
10 Inflows from fully performing exposures	2,621	1,311
11 Other cash inflows	18,027	18,027
12 Total Cash Inflows	20,648	19,337
		Total Adjusted Value
21 TOTAL HQLA		33,421
22 Total Net Cash Outflows		5,944
23 Liquidity Coverage Ratio(%)		562.28%

The above represents daily average of LCR for 67 days (excluding non-working days) during Q2 FY 2017-18 (01st July 2017 to 30th September 2017).