



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR)

Liquidity Coverage Ratio (LCR) - Daily Average (Jan 2017 to March 2017) - For the Quarter ended 31st March 2017 is given as under;

Particulars		Amount in Rs. Crores	
		FY 2016-17 Q4 (Jan - March 2017)	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)		33,233
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which	152,399	14,954
(i)	Stable deposits	5,723	286
(ii)	Less stable deposits	146,676	14,668
3	Unsecured wholesale funding, of which:	16,506	6,632
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	16,506	6,632
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	1,698	497
(i)	Outflows related to derivative exposures and other collateral requirements	422	422
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	1,276	75
6	Other contractual funding obligations	577	577
7	Other contingent funding obligations	18,058	542
8	Total cash Outflows		23,202
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	3,077	1,539
11	Other cash inflows	14,484	14,484
12	Total Cash Inflows	17,561	16,022
			Total Adjusted Value
21	TOTAL HQLA		33,233
22	Total Net Cash Outflows		7,180
23	Liquidity Coverage Ratio(%)		462.88%

The above figures represent an average of daily data points from 01st Jan 2017 to 31st March 2017 i.e. a total of 68 data points for the whole year (excluding non-working days).