



## ALLAHABAD BANK

Integrated Risk Management Department, Head Office

### Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 30th June 2018 is given as under;

(Amount in Rs. Crores)

Particulars	Q1 - F.Y. 2018-19 (01st April 2018 to 30th June 2018)	
	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>		
<b>1 Total High Quality Liquid Assets(HQLA)</b>		<b>38,561</b>
<b>Cash Outflows</b>		
<b>2 Retail deposits and deposits from small business customers, of which</b>	<b>169,346</b>	<b>16,618</b>
(i) Stable deposits	6,337	317
(ii) Less stable deposits	163,009	16,301
<b>3 Unsecured wholesale funding, of which:</b>	<b>15,298</b>	<b>6,532</b>
(i) Operational deposits(all counterparties)	-	-
(ii) Non-operational deposits(all counterparties)	15,298	6,532
(iii) Unsecured debt	-	-
<b>4 Secured wholesale funding</b>		<b>-</b>
<b>5 Additional requirements, of which</b>	<b>7,839</b>	<b>921</b>
(i) Outflows related to derivative exposures and other collateral requirements	205	205
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	7,634	715
<b>6 Other contractual funding obligations</b>	<b>625</b>	<b>625</b>
<b>7 Other contingent funding obligations</b>	<b>17,249</b>	<b>518</b>
<b>8 Total cash Outflows</b>		<b>25,213</b>
<b>Cash Inflows</b>		
<b>9 Secured lending</b>	<b>-</b>	<b>-</b>
<b>10 Inflows from fully performing exposures</b>	<b>2,184</b>	<b>1,092</b>
<b>11 Other cash inflows</b>	<b>2,067</b>	<b>2,067</b>
<b>12 Total Cash Inflows</b>	<b>4,251</b>	<b>3,159</b>
		<b>Total Adjusted Value</b>
<b>21 TOTAL HQLA</b>		<b>38,561</b>
<b>22 Total Net Cash Outflows</b>		<b>22,054</b>
<b>23 Liquidity Coverage Ratio(%)</b>		<b>174.85%</b>

The above represents daily average of LCR for 67 days (excluding non-working days) during Q1 FY 2018-19 (i.e. from 01st April 2018 to 30th June 2018).