



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 30th June 2019 is given as under;

(Amount in Rs. Crores)

Particulars		Q1 - F.Y. 2019-20 (01st April 2019 to 30th June 2019)	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)		45,962
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which	183,035	17,979
(i)	Stable deposits	6,481	324
(ii)	Less stable deposits	176,554	17,655
3	Unsecured wholesale funding, of which:	23,983	9,914
(i)	Operational deposits(all counterparties)	-	-
(ii)	Non-operational deposits(all counterparties)	23,983	9,914
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	2,517	572
(i)	Outflows related to derivative exposures and other collateral requirements	410	410
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	2,107	162
6	Other contractual funding obligations	627	627
7	Other contingent funding obligations	52,228	2,338
8	Total cash Outflows		31,430
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	2,344	1,172
11	Other cash inflows	2,425	2,425
12	Total Cash Inflows	4,769	3,597
			Total Adjusted Value
21	TOTAL HQLA		45,962
22	Total Net Cash Outflows		27,833
23	Liquidity Coverage Ratio(%)		165.14%

The above represents daily average of LCR for 65 days (excluding non-working days) during Q1 FY 2019-20 (01st April 2019 to 30th June 2019).