



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR):

Liquidity Coverage Ratio (LCR) - Daily average for the quarter ended 31st March 2019 is given as under;

(Amount in Rs. Crores)

Particulars	Q4 - F.Y. 2018-19 (01st January 2019 to 31st March 2019)	
	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets(HQLA)		50,739
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which	178,135	17,496
(i) Stable deposits	6,353	318
(ii) Less stable deposits	171,782	17,178
3 Unsecured wholesale funding, of which:	14,462	6,113
(i) Operational deposits(all counterparties)	-	-
(ii) Non-operational deposits(all counterparties)	14,462	6,113
(iii) Unsecured debt	-	-
4 Secured wholesale funding		403
5 Additional requirements, of which	8,737	1,015
(i) Outflows related to derivative exposures and other collateral requirements	206	206
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	8,531	809
6 Other contractual funding obligations	645	645
7 Other contingent funding obligations	39,595	1,698
8 Total cash Outflows		27,370
Cash Inflows		
9 Secured lending	-	-
10 Inflows from fully performing exposures	1,650	825
11 Other cash inflows	2,421	2,421
12 Total Cash Inflows	4,071	3,246
		Total Adjusted Value
21 TOTAL HQLA		50,739
22 Total Net Cash Outflows		24,124
23 Liquidity Coverage Ratio(%)		210.33%

The above represents daily average of LCR for 68 days (excluding non-working days) during Q4 FY 2018-19 (01st January 2019 to 31st March 2019).