



ALLAHABAD BANK

Integrated Risk Management Department, Head Office

Liquidity Coverage Ratio (LCR):

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

(Amount in Rs. Crores)

Particulars		Q2 - F.Y. 2018-19 (01st July 2018 to 30th September 2018)	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)		47,322
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which	1,72,050	16,893
(i)	Stable deposits	6,234	312
(ii)	Less stable deposits	1,65,816	16,582
3	Unsecured wholesale funding, of which:	13,708	5,539
(i)	Operational deposits(all counterparties)	-	-
(ii)	Non-operational deposits(all counterparties)	13,708	5,539
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	16,739	2,134
(i)	Outflows related to derivative exposures and other collateral requirements	548	548
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	16,191	1,586
6	Other contractual funding obligations	586	586
7	Other contingent funding obligations	15,351	462
8	Total cash Outflows		25,615
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	2,137	1,068
11	Other cash inflows	3,941	3,941
12	Total Cash Inflows	6,078	5,009
			Total Adjusted Value
21	TOTAL HQLA		47,322
22	Total Net Cash Outflows		20,605
23	Liquidity Coverage Ratio(%)		229.66%

The above represents daily average of LCR for 70 days (excluding non-working days) during Q2 FY 2018-19 (i.e. from 01st July 2018 to 30th September 2018).