



**ALLAHABAD BANK**

**Integrated Risk Management Department, Head Office**

**Liquidity Coverage Ratio:**

Liquidity Coverage Ratio (LCR) - covering all four quarters of FY 2016-17 for the year ended 31st March, 2017 is given as under;

*Amount in Rs. Crores*

Particulars	Current Year F.Y. 2016-17 (April 2016 - March 2017)		Previous Year F.Y. 2015-16 (April 2015 - March 2016)	
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>				
<b>1 Total High Quality Liquid Assets (HQLA)</b>		<b>29,310</b>		<b>21,342</b>
<b>Cash Outflows</b>				
<b>2 Retail deposits and deposits from small business customers, of which</b>	<b>146,311</b>	<b>14,365</b>	<b>129,529</b>	<b>12,718</b>
(i) Stable deposits	5,318	266	4,697	235
(ii) Less stable deposits	140,993	14,099	124,832	12,483
<b>3 Unsecured wholesale funding, of which:</b>	<b>14,967</b>	<b>6,229</b>	<b>14,329</b>	<b>6,084</b>
(i) Operational deposits (all counterparties)	-	-	-	-
(ii) Non-operational deposits (all counterparties)	14,967	6,229	14,329	6,084
(iii) Unsecured debt	-	-	-	-
<b>4 Secured wholesale funding</b>				
<b>5 Additional requirements, of which</b>	<b>2,245</b>	<b>338</b>	<b>11,349</b>	<b>1,204</b>
(i) Outflows related to derivative exposures and other collateral requirements	105	105	-	-
(ii) Outflows related to loss of funding on debt products	-	-	-	-
(iii) Credit and liquidity facilities	2,140	232	11,349	1,204
<b>6 Other contractual funding obligations</b>	<b>604</b>	<b>604</b>	<b>1,329</b>	<b>1,329</b>
<b>7 Other contingent funding obligations</b>	<b>20,316</b>	<b>666</b>	<b>19,760</b>	<b>927</b>
<b>8 Total cash Outflows</b>		<b>22,202</b>		<b>22,262</b>
<b>Cash Inflows</b>				
<b>9 Secured lending (e.g. reverse repo)</b>				
<b>10 Inflows from fully performing exposures</b>	<b>2,864</b>	<b>1,432</b>	<b>3,472</b>	<b>1,736</b>
<b>11 Other cash inflows</b>	<b>6,186</b>	<b>6,186</b>	<b>1,764</b>	<b>1,764</b>
<b>12 Total Cash Inflows</b>	<b>9,051</b>	<b>7,619</b>	<b>5,236</b>	<b>3,500</b>
		<b>Total Adjusted Value</b>		<b>Total Adjusted Value</b>
<b>21 TOTAL HQLA</b>		<b>29,310</b>		<b>21,342</b>
<b>22 Total Net Cash Outflows</b>		<b>14,584</b>		<b>18,762</b>
<b>23 Liquidity Coverage Ratio(%)</b>		<b>200.98%</b>		<b>113.75%</b>

The above figures represent an average of monthly data points up to 31<sup>st</sup> Dec 2016 and daily data points from 01<sup>st</sup> Jan 2017 to 31<sup>st</sup> March 2017 i.e. a total of 77 data points for the whole year (excluding non-working days).