DCB BANK

Basel III Disclosure Liquidity Coverage Ratio

(Rs. million)

		Q1 FY 2020-21		Q2 FY 2020-21		Q3 FY 2020-21		Q4 FY 2020-21	
		Total Unweighted Value (average)	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**
High Quality Liquid Assets									
1	Total High Quality Liquid Assets (HQLA)		83,601.3		78,988.5		83,227.6		79,925.4
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	180,373.7	14,956.4	187,153.7	15,446.5	193,377.8	15,992.1	199,323.2	16,524.5
(i)	Stable Deposits	61,619.7	3,081.0	65,378.3	3,268.9	66,913.6	3,345.7	68,155.5	3,407.8
(ii)	Less Stable Deposits	118,754.0	11,875.4	121,775.5	12,177.6	126,464.2	12,646.4	131,167.6	13,116.8
3	Unsecured wholesale funding, of which:	70,674.4	41,917.6	66,831.4	39,029.0	65,542.3	38,180.2	65,943.1	40,201.0
(i)	Operational deposits (all counterparties)	2.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0
(ii)	Non-operational deposits (all counterparties)	47,927.9	19,171.2	46,337.3	18,534.9	45,603.4	18,241.4	42,903.6	17,161.5
(iii)	Unsecured debt	22,744.4	22,744.4	20,494.1	20,494.1	19,938.8	19,938.8	23,039.5	23,039.5
4	Secured wholesale funding		0.0		0.0		0.0		0.0
5	Additional requirements, of which	42,300.8	8,899.0	41,505.0	9,683.8	47,075.0	15,635.3	44,120.8	10,681.3
(i)	Outflows related to derivative exposures and other collateral requirements	6,454.7	6,454.7	7,373.4	7,373.4	13,325.9	13,325.9	8,266.1	8,266.1
(ii)	Outflows related to loss of funding on debt products	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(iii)	Credit and liquidity facilities	35,846.1	2,444.3	34,131.6	2,310.4	33,749.1	2,309.3	35,854.7	2,415.3
6	Other contractual funding obligations	5,302.0	5,302.0	3,557.7	3,557.7	4,048.4	4,048.4	5,067.1	5,067.1
7	Other contingent funding obligations	38,338.7	1,600.7	33,085.6	1,366.6	31,065.0	1,279.4	28,955.3	1,182.1
8	**Total Cash Outflows**		72,675.7		69,083.6		75,135.4		73,656.0
Cash Inflows									
9	Secured lending (e.g. reverse repos)	18,618.4	0.0	14,037.0	0.0	14,270.7	0.0	10,014.6	0.0
10	Inflows from fully performing exposures	5,267.3	4,852.7	6,114.9	5,542.2	3,555.3	2,943.9	7,379.2	6,922.7
11	Other cash inflows	10,218.9	7,139.1	10,771.1	7,875.5	16,389.4	13,690.3	11,519.9	8,925.3
12	**Total Cash Inflows**	34,104.6	11,991.8	30,923.0	13,417.6	34,215.4	16,634.3	28,913.7	15,848.0
			Total Adjusted Value		**Total Adjusted Value**		**Total Adjusted Value**		**Total Adjusted Value**
	TOTAL HQLA		83,601.3		78,988.5		83,227.6		79,925.4
	Total Net Cash Outflows		60,683.9		55,666.0		58,501.1		57,808.0
	Liquidity Coverage Ratio (%)		137.77%		141.90%		142.27%		138.26%