

DCB BANK

Basel III Disclosure Liquidity Coverage Ratio

(Rs. Million)

| | | Q1 FY 2018-19 | |
|-------------------------------------|--|----------------------------------|--------------------------------|
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| High Quality Liquid Assets | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 37,835.2 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 1,07,702.0 | 10,036.3 |
| (i) | Stable Deposits | 14,677.3 | 733.9 |
| (ii) | Less Stable Deposits | 93,024.7 | 9,302.4 |
| 3 | Unsecured wholesale funding, of which: | 21,402.2 | 14,776.1 |
| (i) | Operational deposits (all counterparties) | 738.8 | 184.7 |
| (ii) | Non-operational deposits (all counterparties) | 10,119.9 | 4,047.9 |
| (iii) | Unsecured debt | 10,543.5 | 10,543.5 |
| 4 | Secured wholesale funding | | 0.0 |
| 5 | Additional requirements, of which | 57,714.8 | 26,873.0 |
| (i) | Outflows related to derivative exposures and other collateral requirements | 24,159.7 | 24,159.7 |
| (ii) | Outflows related to loss of funding on debt products | 0.0 | 0.0 |
| (iii) | Credit and liquidity facilities | 33,555.1 | 2,713.3 |
| 6 | Other contractual funding obligations | 3,374.3 | 3,374.3 |
| 7 | Other contingent funding obligations | 18,181.9 | 595.5 |
| 8 | Total Cash Outflows | | 55,655.2 |
| Cash Inflows | | | |
| 9 | Secured lending (e.g. reverse repos) | 4,312.1 | 0.0 |
| 10 | Inflows from fully performing exposures | 9,931.2 | 7,370.4 |
| 11 | Other cash inflows | 27,300.2 | 24,919.4 |
| 12 | Total Cash Inflows | 41,543.5 | 32,289.8 |
| | | | Total Adjusted Value |
| TOTAL HQLA | | | 37,835.2 |
| Total Net Cash Outflows | | | 23,365.4 |
| Liquidity Coverage Ratio (%) | | | 161.93% |