

BASEL III DISCLOSURES LIQUIDITY COVERAGE RATIO

(₹ million)

		December 31, 2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		15,411.4
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	77,288.6	7,240.6
(i)	Stable Deposits	9,766.1	488.3
(ii)	Less Stable Deposits	67,522.5	6,752.3
3	Unsecured wholesale funding, of which:	6,455.3	5,384.8
(i)	Operational deposits (all counterparties)	2.0	0.4
(ii)	Non-operational deposits (all counterparties)	1,781.6	712.6
(iii)	Unsecured debt	4,671.7	4,671.7
4	Secured wholesale funding		0.0
5	Additional requirements, of which	46,799.4	19,726.1
(i)	Outflows related to derivative exposures and other collateral requirements	17,342.3	17,342.3
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	29,457.1	2,383.8
6	Other contractual funding obligations	150.1	150.1
7	Other contingent funding obligations	13,277.8	663.9
8	Total Cash Outflows		33,165.4
Cash Inflows			
9	Secured lending (e.g. reverse repos)	166.7	0.0
10	Inflows from fully performing exposures	4,073.5	3,092.8
11	Other cash inflows	19,112.3	17,612.3
12	Total Cash Inflows	23,352.5	20,705.1
			Total Adjusted Value
21	TOTAL HQLA		15,411.4
22	Total Net Cash Outflows		12,460.3
23	Liquidity Coverage Ratio (%)		123.68%