

DCB BANK

BASEL III DISCLOSURES LIQUIDITY COVERAGE RATIO

(₹ million)

		June 30, 2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		16,993.6
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	68,826.5	6,415.3
(i)	Stable Deposits	9,346.5	467.3
(ii)	Less Stable Deposits	59,480.0	5,948.0
3	Unsecured wholesale funding, of which:	6,101.2	4,993.3
(i)	Operational deposits (all counterparties)	0.6	0.1
(ii)	Non-operational deposits (all counterparties)	1,845.8	738.3
(iii)	Unsecured debt	4,254.9	4,254.9
4	Secured wholesale funding		116.7
5	Additional requirements, of which	34,599.7	12,445.0
(i)	Outflows related to derivative exposures and other collateral requirements	10,561.6	10,561.6
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	24,038.1	1,883.3
6	Other contractual funding obligations	0.0	0.0
7	Other contingent funding obligations	13,398.8	669.9
8	Total Cash Outflows		24,640.2
Cash Inflows			
9	Secured lending (e.g. reverse repos)	266.7	0.0
10	Inflows from fully performing exposures	2,887.0	2,014.2
11	Other cash inflows	14,126.9	11,626.9
12	Total Cash Inflows	17,280.6	13,641.1
			Total Adjusted Value
21	TOTAL HQLA		16,993.6
22	Total Net Cash Outflows		10,999.1
23	Liquidity Coverage Ratio (%)		154.50%