

BASEL III DISCLOSURES LIQUIDITY COVERAGE RATIO

(₹ in million)

		Q1 2016		Q2 2016		Q3 2016		Q4 2016	
		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)		16,993.63		17,666.06		15,411.41		19,800.52
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	71,732.37	6,707.00	75,134.26	7,038.11	76,876.36	7,201.60	79,331.51	7,429.84
(i)	Stable Deposits	9,324.80	466.24	9,506.30	475.31	9,720.77	486.04	10,066.26	503.31
(ii)	Less Stable Deposits	62,407.57	6,240.76	65,627.96	6,562.80	67,155.59	6,715.56	69,265.25	6,926.53
3	Unsecured wholesale funding, of which:	6,921.70	5,505.83	7,357.10	5,311.79	7,321.23	5,924.75	8,545.00	7,031.69
(i)	Operational deposits (all counterparties)	0.19	0.09	1.40	0.30	1.99	0.44	1.10	0.24
(ii)	Non-operational deposits (all counterparties)	2,359.62	943.85	3,407.03	1,362.82	2,324.88	929.95	2,520.74	1,008.29
(iii)	Unsecured debt	4,561.89	4,561.89	3,948.67	3,948.67	4,994.36	4,994.36	6,023.16	6,023.16
4	Secured wholesale funding		116.67		0.00		0.00		0.00
5	Additional requirements, of which	34,599.72	12,444.96	40,565.01	15,124.77	46,799.39	19,726.08	39,711.33	13,529.40
(i)	Outflows related to derivative exposures and other collateral requirements	10,561.62	10,561.63	12,893.34	12,893.34	17,342.31	17,342.32	11,233.20	11,233.20
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	24,038.10	1,883.33	27,671.67	2,231.43	29,457.08	2,383.76	28,478.13	2,296.20
6	Other contractual funding obligations	0.00	0.00	300.00	300.00	150.09	150.09	0.00	0.00
7	Other contingent funding obligations	13,398.82	669.93	13,227.88	661.39	13,277.78	663.88	13,099.82	575.14
8	TOTAL CASH OUTFLOWS		25,444.39		28,436.06		33,666.40		28,566.07
Cash Inflows									
9	Secured lending (e.g. reverse repos)	266.67	0.00	576.67	0.00	166.67	0.00	716.47	0.00
10	Inflows from fully performing exposures	2,887.04	2,014.20	3,811.89	2,779.05	4,073.50	3,092.75	4,800.95	3,813.50
11	Other cash inflows	14,126.91	11,626.90	15,063.32	13,229.99	19,112.30	17,612.30	13,588.50	11,421.84
12	TOTAL CASH INFLOWS	17,280.62	13,641.10	19,451.88	16,009.04	23,352.47	20,705.05	19,105.94	15,235.34
21	TOTAL HQLA		16,993.63		17,666.06		15,411.41		19,800.52
22	Total Net Cash Outflows		11,803.29		12,427.02		12,961.35		13,330.73
23	Liquidity Coverage Ratio (%)		143.97%		142.16%		118.90%		148.53%