

## BASEL III DISCLOSURES LIQUIDITY COVERAGE RATIO

(₹ million)									
		Q1 2016-17		Q2 2016-17		Q3 2016-17		Q4 2016-17	
		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)
<b>High Quality Liquid Assets</b>									
1	Total High Quality Liquid Assets (HQLA)		21,463.5		26,467.0		32,729.6		31,954.4
<b>Cash Outflows</b>									
2	Retail deposits and deposits from small business customers, of which:	82,794.1	7,765.1	85,980.6	8,071.4	94,712.3	8,793.7	97,168.6	9,002.4
(i)	Stable Deposits	10,285.6	514.2	10,533.0	526.6	13,551.0	677.6	14,290.1	714.5
(ii)	Less Stable Deposits	72,508.5	7,250.9	75,447.6	7,544.8	81,161.3	8,116.1	82,878.5	8,287.9
3	Unsecured wholesale funding, of which:	9,141.4	7,329.9	9,534.9	7,326.6	10,653.3	8,155.2	12,486.3	8,565.0
(i)	Operational deposits (all counterparties)	0.6	0.1	1.8	0.4	1.5	0.3	1,762.2	440.5
(ii)	Non-operational deposits (all counterparties)	3,018.3	1,207.3	3,678.2	1,471.3	4,161.7	1,664.8	4,332.7	1,733.1
(iii)	Unsecured debt	6,122.5	6,122.5	5,854.9	5,854.9	6,490.1	6,490.1	6,391.4	6,391.4
4	Secured wholesale funding		0.0		0.0		0.0		0.0
5	Additional requirements, of which	45,854.7	21,188.1	37,453.1	12,164.7	44,036.2	16,467.0	45,728.5	18,362.6
(i)	Outflows related to derivative exposures and other collateral requirements	19,082.0	19,082.0	10,032.5	10,032.5	14,164.2	14,164.2	16,094.3	16,094.3
(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	26,772.7	2,106.1	27,420.6	2,132.2	29,872.0	2,302.8	29,634.2	2,268.3
6	Other contractual funding obligations	364.7	364.7	1,326.7	1,326.7	1,443.5	1,443.5	678.4	678.4
7	Other contingent funding obligations	13,038.4	407.8	12,879.2	403.1	13,863.6	445.6	14,029.6	445.0
8	<b>Total Cash Outflows</b>		37,055.6		29,292.5		35,304.9		37,053.4
<b>Cash Inflows</b>									
9	Secured lending (e.g. reverse repos)	216.7	0.0	316.7	0.0	783.3	0.0	464.7	0.0
10	Inflows from fully performing exposures	5,666.3	4,672.3	5,851.1	4,567.6	5,732.7	4,163.8	5,217.5	4,067.8
11	Other cash inflows	21,696.0	19,196.0	12,584.2	10,117.5	16,476.1	14,076.1	18,659.8	16,168.5
12	<b>Total Cash Inflows</b>	27,579.0	23,868.3	18,752.0	14,685.1	22,992.1	18,239.9	24,342.0	20,236.3
			<b>Total Adjusted Value</b>		<b>Total Adjusted Value</b>		<b>Total Adjusted Value</b>		<b>Total Adjusted Value</b>
	<b>TOTAL HQLA</b>		21,463.5		26,467.0		32,729.6		31,954.4
	<b>Total Net Cash Outflows</b>		13,187.3		14,607.4		17,065.0		16,817.1
	<b>Liquidity Coverage Ratio (%)</b>		162.76%		181.19%		191.79%		190.01%