

DCB BANK

BASEL III DISCLOSURES LIQUIDITY COVERAGE RATIO

(₹ million)

		September 30, 2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		17,666.1
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	71,941.1	6,717.5
(i)	Stable Deposits	9,532.0	476.6
(ii)	Less Stable Deposits	62,409.1	6,240.9
3	Unsecured wholesale funding, of which:	6,470.9	4,728.0
(i)	Operational deposits (all counterparties)	1.4	0.3
(ii)	Non-operational deposits (all counterparties)	2,903.0	1,161.2
(iii)	Unsecured debt	3,566.5	3,566.5
4	Secured wholesale funding		0.0
5	Additional requirements, of which	40,565.0	15,124.8
(i)	Outflows related to derivative exposures and other collateral requirements	12,893.3	12,893.3
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	27,671.7	2,231.4
6	Other contractual funding obligations	300.0	300.0
7	Other contingent funding obligations	13,227.9	661.4
8	Total Cash Outflows		27,531.6
Cash Inflows			
9	Secured lending (e.g. reverse repos)	576.7	0.0
10	Inflows from fully performing exposures	3,811.9	2,779.1
11	Other cash inflows	15,063.3	13,230.0
12	Total Cash Inflows	19,451.9	16,009.0
			Total Adjusted Value
21	TOTAL HQLA		17,666.1
22	Total Net Cash Outflows		11,522.6
23	Liquidity Coverage Ratio (%)		153.32%