



## Liquidity Coverage Ratio: Dec 31, 2015

Liquidity Coverage Ratio (LCR) is aimed at measuring and promoting short-term resilience of Banks to potential liquidity disruptions by ensuring maintenance of sufficient high quality liquid assets (HQLAs) to survive net cash outflows over next 30 days under stress conditions.

The Bank has consistently maintained LCR well above the regulatory threshold of 60%. The average LCR for the quarter ended Dec 31, 2015 was 67.54%.

		Average Q3 2015-2016		Average Q2 2015-2016	
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)		23,357		21,476
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,442	472	9,026	451
	(ii) Less stable deposits	55,020	5,502	52,304	5,230
3	Unsecured wholesale funding, of which :				
	(i) Operational deposits (all counterparties)	0	0	4,059	1,008
	(ii) Non-operational deposits (all counterparties)	42,004	24,036	37,244	22,739
	(iii) Unsecured debt	5,364	5,364	4,576	4,576
4	Secured wholesale funding		0		0
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	7,811	7,811	7,717	7,717
	(ii) Outflows related to loss of funding on debt products				
	(iii) Credit and liquidity facilities	3,436	494	3,976	592
6	Other contractual funding obligations	2,329	2,329	2,268	2,268
7	Other contingent funding obligations	51,691	2,585	50,085	2,504
8	Total Cash Outflows		48,592		47,086
<b>Cash Inflows</b>					
9	Secured lending (e.g. reverse repos)				
10	Inflows from fully performing exposures*	16,964	13,414	17,033	13,344
11	Other cash inflows	1,196	598	697	348
12	Total Cash Inflows	18,160	14,012	17,730	13,692
21	TOTAL HQLA		23,357		21,476
22	Total Net Cash Outflows		34,580		33,394
23	Liquidity Coverage Ratio (%)		67.54%		64.31%

\*Incl. Derivative inflows