Table DF-2 – Capital Adequacy

Qualitative Disclosures:

A summary discussion of the bank's approach for assessing the adequacy of its capital to support current and future activities.

As per Basel III guidelines, the Bank is required to maintain a minimum Capital to Risk Weighted Assets Ratio (CRAR) of 10.875%. The given minimum capital requirement includes capital conservative buffer of 1.875%. The total capital to Risk Weighted Assets Ratio (CRAR) as per Basel III guidelines works to 6.46% as on 30.06.2019 (As against the minimum regulatory requirement of 10.875%). The tier I CRAR stood at 4.46%.

Quantitative Disclosures:

Particulars	Number of Equity Shares	Face Value Per share	Amount in lakhs
Authorized Capital	50,00,00,000	10	50000.00
Issued Capital	32,19,32,277	10	32193.23
Subscribed Capital	31,99,13,751	10	31991.38
Called up / paid up Capital	31,99,13,751	10	31991.38

The Bank's shares are listed on the National Stock Exchange Limited (NSE) and Bombay Stock Exchange Limited (BSE).

Break up of capital funds: **(₹ in lakhs)**

A. Tier I Capital Elements	
1. Paid up capital	31991.38
2. Reserves and surplus	122839.10
3. Gross Tier I Capital	154830.48
4. Less (Intangible Assets) including DTA adjustments	78213.67
5. Net Tier I Capital	76616.81
B. Tier II Capital Elements	
1. General Provisions and Loan loss Reserve	9846.78
2. Subordinated Debt (Lower Tier II bonds)	28710.00
3. Provision for restructured advances	181.00

4.	Provision for unhedged foreign currency exposure	92.59
5.	Gross Tier II capital	38651.19
6.	Less (Cross holdings)	1000.00
7.	Net Tier II Capital	37651.19

Break up of Capital Requirements:

(₹ in lakhs)

Risk Type	
b) Capital requirements for Credit Risk	**150766.78**
Portfolios subject to standardized approach	
Cash & Bank	1368.37
Loans and Advances	131979.32
Fixed Assets	5127.13
Other Assets	6294.90
Off Balance sheet Exposure	5997.06
c) Capital requirements for Market Risk	**16148.78**
Standardized Duration approach	
Interest Rate Risk (Including swaps)	12372.43
Contracts / (Including Forex Open Position)	1070.36
Equity Risk	2705.99
d) Capital requirements for Operational Risk	**19768.10**
Basic Indicator approach	19768.10
Total Risk weight Assets (b+c+d)*100/10.875	**1716631.33**
Total Eligible Capital Funds for CRAR	**110949.44**
CRAR (Basel III)	**6.46%**

e) Common Equity Tier 1, Tier I and Total Capital ratios:

Common Equity Tier I - CRAR	**4.46%**
Tier I CRAR	**4.46%**
Total CRAR	**6.46%**

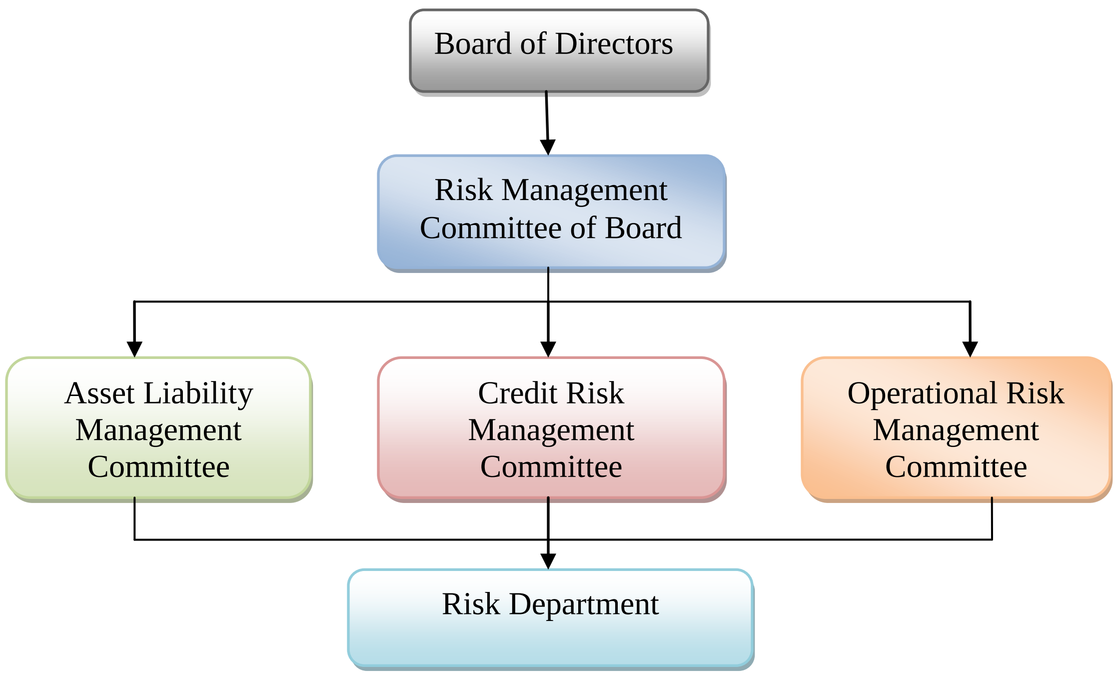
For the top consolidated group; and for significant bank subsidiaries - Not applicable.

II. Risk Exposure and Assessment

General Qualitative Disclosure requirement:

The robustness of risk management framework of the Bank is being achieved mainly from identification/ assessment/ measurement and monitoring of various risks and managing on a continuous basis. The Bank strives to update the practices, policies and process involving risk by benchmarking itself to the best practices in risk management**.** Accordingly steps are being planned into the future under guidance of the Board.

The Bank has in place a Risk Management Committee of the Board of Directors, basis the regulatory requirement for listed entities**.** The Board is responsible for framing, implementing and monitoring of Risk Management framework in the bank. For operational convenience, it has delegated its powers to various committees as shown below.



The risk management processes are guided by well-defined policies appropriate for various risk categories viz., credit risk, market risk, and operational risk as per the respective regulatory and business requirements. Various policies such as Investment policy, Forex policy, ALM policy, Stress testing policy, Credit Risk Management Policy have been put in place to measure; mitigate the various risks with acceptable levels. The Bank has laid down Stress Testing policy to measure impact of adverse stress scenarios on the adequacy of capital and profit.

Organization Structure of Risk Department

The Risk Department is headed by Chief Risk Officer who reports to the Managing Director and CEO of the Bank. The activities of the Risk Department are being overseen by the Risk Management Committee of the Board. The Department has separate team for individual areas of risk.

Credit Risk:

Credit risk is the risk of financial loss if a client, issuer of securities that the Bank holds or any other counterparty fails to meet its contractual obligations. Credit Risk arises from all transactions that give rise to actual, contingent or potential claims against any counterparty, borrower or obligor. The goal of credit risk management is to achieve reasonable levels of risk acceptable on the credit portfolio and generate risk-adjusted return on capital, targeted portfolio asset quality and management of the credit risk inherent in individual exposures as well as at the portfolio level. The emphasis is placed both on evaluation and management of risk at the individual exposures and analysis of the portfolio behavior.

Credit Risk Management policy:

A comprehensive Credit risk management policy is put in place and the same has been approved by Board. The Credit risk strategy of the bank is based on Risk appetite and risk-return profile and it is being reviewed yearly in CRM policy,. The strategy of the bank shall provide continuity in approach considering cyclical approach of the economy and the resulting shifts in the composition and quality of the overall credit portfolio. It shall also include a statement of the banks willingness to grant credit based on exposure type (for example, commercial, consumer, real estate, etc.,), economic sector (e.g. textile, iron etc.), geographical location, currency, maturity, anticipated profitability, identification of target markets / business sectors (like priority sector lending) and the overall credit portfolio composition.

Credit sanction and approval processes:

The Bank has put in place a structured credit approval process, including a well-established procedure of comprehensive credit appraisal. Every extension of credit facility or material change of a credit facility to any counterparty requires credit approval at the appropriate authority level. The Bank has a multi-tier structure for sanction of credit proposals, with in delegation of lending powers at various levels of officers & executives, duly approved by Board.

The powers vested at each level depend on the quantum and type of the loan facility, Credit rating of the borrower and the overall exposure to the borrower/group.

Credit Rating System:

Internal risk rating remains the foundation of the credit assessment process, providing standardization and objectivity to the process. All sanctioning processes including the delegation of powers are linked to the ratings and the sizes of the exposure. The monitoring frequency applicable to the exposure also depends on the rating of the exposure. Individual borrower exposure ceilings linked to the internal rating and sector specific caps are laid down in the Credit policy to avoid concentration risk. Both credit and market risk expertise are combined to manage risks arising out of traded credit products such as bonds and market benchmarking related lending transactions.

Key sectors are analyzed in detail to suggest strategies for business, considering both risks and opportunities. Such analysis is reviewed by the Credit Risk Management Committee/ RMC B / Various Credit Sanctioning Committees to arrive at the appropriate industry ceilings as well as define the origination and account management strategy for the sector. The Risk Management Committee of the Board periodically reviews the impact of the plausible stress scenarios covering inter alia increased regulatory prescriptions on provisioning requirements, rating downgrades, or drop in the asset values in case of secured exposures etc. on the portfolio. With a view to improve the credit quality, the approval of internal rating is now vested with Risk Department. During the year bank has also put in place a revised internal credit rating system from a reputed agency.

Credit review and monitoring:

Bank has a dedicated monitoring department which looks after review and monitoring of bank's credit portfolio. The Bank has a system under which the lending powers exercised by delegated authority are reported to and reviewed by a higher authority under the Internal Loan Review Mechanism. The Pre-disbursement and post-disbursement processes have also been significantly improved through standardization and Centralization.

Market Risk:

Market risk is the risk of losses in 'on and off-balance sheet' positions arising from the movements in market price as well as the volatilities of those changes, which may impact the Bank's earnings and capital. The risk may pertain to interest rate related instruments (Interest rate risk), equities (equity price risk) and foreign exchange rate risk (currency risk). Market Risk for the Bank emanates from its trading and investment activities, which are undertaken both for the customers and on a proprietary basis. The Bank adopts a comprehensive approach to market risk management for its banking book as well as its trading book for its operations. The market risk management framework of the Bank provides necessary inputs regarding the extent of market risk exposures, the performance of portfolios vis-a- vis the market risk limits and comparable benchmarks, which provides guidance to the business in optimizing the risk-adjusted rate of return of the Bank's trading and investment portfolio.

Market risk management is guided by well laid down policies, guidelines, processes and systems for the identification, measurement, monitoring and reporting of exposures against various risk limits set in accordance with the risk appetite of the Bank. Treasury Mid-office independently monitors the Bank's investment and trading portfolio in terms of risk limits stipulated in the Market Risk Management. The bank is also investing in better systems to address operational and IT risks and help improve monitoring of market risk.

Operational Risk

Operational risks may emanate from inadequate and/or missing controls in internal processes, people and systems or from external events or a combination of all the four. The Bank has in place an Operational Risk Management (ORM) Policy to manage the operational risk in an effective, efficient and proactive manner. The policy aims at assessing and measuring the magnitude of risks, monitoring and mitigating them through well-defined framework and governance structure.

The RMC at the apex level is the policy making body and is supported by the Operational Risk Management Committee (ORMC) responsible for the implementation of the Operational Risk framework of the Bank and the management of operational risks across the Bank.

All new products and processes, as well as changes in existing products and processes are subjected to risk evaluation by the Bank’s Product and Change Management Committee. Outsourcing arrangements are examined and approved by the Outsourcing Committee of the Bank. The IT Systems and Security Committee/ Cyber Risk Committee of the Bank provide directions for mitigating operational risk in the information systems/ cyber issues. Comprehensive frameworks and processes help the Bank in managing and mitigating such risks.

The Bank has set up a comprehensive Operational Risk Management / Measurement System for identifying, documenting, assessing, measuring and periodic monitoring of various risks and controls linked to various processes.

The Business Continuity Management Committee (BCMC) exercises oversight on the implementation of the approved Business Continuity plan (BCP) framework, which has been put in place to ensure continuity of service for its customer base.

Further, the bank continuously examines its risk governance framework, the risk management practices, availability of adequate resources, appropriate systems and continuously strives to improve all these aspects. For example- Ensuring a strong set of experienced and skilled officials in Risk, strengthening the risk management at its Regions, acquiring improvised risk systems and continuously improving risk processes/ tools to be able to have the best of risk management practices in the globe.

Interest Rate Risk in Banking Book

Interest Rate Risk is measured in two different ways. Earnings perspective using Traditional Gap Analysis is to assess the impact of adverse movement in interest rate on the Net Interest Income (Earnings at Risk) and economic value perspective using Duration Gap Analysis to assess the impact of adverse movement in interest rate on the market value of Bank’s equity.

ALM policy will manage and monitor the limits / guidance values / target set on interest rate risk of the Banking Book. RMC-B and ALCO at the executive level are responsible for efficient and effective management of Interest rate risk in Banks business.

Scope and nature of risk reporting / measurement systems

The Duration/ Modified duration mainly depends on coupon, maturity and periodicity of payment of installments. Since the modified duration of the liabilities is less compared to the modified duration of assets, there would be fall in the equity value under major stress. Modified duration of Equity is calculated on a quarterly basis. The Stress loss for Interest rate risk in banking book is assessed based on drop in the Market value of equity under 200 bps changes in interest rate. The results of Traditional Gap analysis and Duration Gap analysis including the adherence to tolerance limit set in this regard like , Buckets, Dynamic Liquidity, LCR, Bulk deposit, Retail term deposits are monitored and the same has been placed before ALCO/RMC-B level.

Liquidity Risk

Liquidity is a bank's capacity to fund increase in assets and meet both expected and unexpected cash and collateral obligations at reasonable cost and without incurring unacceptable losses. Liquidity risk is the inability of a bank to meet such obligations as they become due, without adversely affecting the bank's financial condition. The Asset Liability Management policy of the Bank stipulates a broad framework for liquidity risk management to ensure that the Bank is in a position to meet its liquidity obligations as well as to withstand a period of liquidity stress from bank-level factors, market-wide factors or a combination of both.

The liquidity profile of the Bank is monitored on a static as well as on a dynamic basis by using the gap analysis technique supplemented by monitoring of key liquidity ratios and conduct of liquidity stress tests periodically.

The Bank has integrated into the asset liability management framework, the liquidity risk management guidelines issued by RBI pursuant to the Basel III framework on liquidity standards. The Bank maintains the regulatory mandated LCR as per the transitional arrangement laid down by RBI and also ensures adherence to RBI guidelines on monitoring and management of liquidity including liquidity ratios.

TABLE DF-3: Credit Risk

Credit Risk: General Disclosures

Qualitative Disclosures

The general qualitative disclosure requirement with respect to credit risk, Includes the definitions of Past Due, NPA of a loan or a advance and impaired assets (For Accounting Purposes), Out of order and Overdue. These definitions are as per the extant guidelines of Reserve Bank of India.

Credit Risk

Credit risk in simple terms is the potential that bank's borrower or counterparty will fail to meet its obligations in accordance with agreed terms.

Credit risk is defined as the possibility of losses associated with default in repayment or diminution in the credit quality of borrowers or counterparties or diminution in the value of primary and/or collateral assets. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

Discussion of the Bank's Credit risk management policy

The Board level approved Credit Risk Management Policy is put in place. The goal of the policy is to ensure that it is within the acceptable risk appetite and tolerance limit set by the bank. It manages the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions and it encompasses identification, measurement, monitoring and control of the credit risk exposures. Further it deals the structure, governance, framework, and processes for effective and efficient management of the Credit risk.

Quantitative Disclosures

Credit Exposure:-

Credit Risk Exposures	**(₹ In lakhs)**
Fund Based *	2129921.02
Non Fund Based **	176184.00
Total Fund & Non Fund Based	**2306105.02**

* It excludes fixed assets, other assets, cash, bank balances, balance with RBI and investments under HTM category.

** Exposure without revaluation.

Geographic wise Distribution of Exposure:-

(₹ In lakhs)

State Name	**Funded Exposure**	**Non Funded Exposure**	**Total Exposure**
Andhra Pradesh	138324.54	3217.00	141541.25
Chandigarh	24.94	0.00	24.94
Chaattisgarh	4305.30	41.00	4346.30
Gujarat	28260.92	3732.00	31992.92
Haryana	7406.89	1455.00	8861.89

Jharkhand	2929.43	0.00	2929.43
Karnataka	244918.23	9583.00	254501.23
Kerala	142937.54	74.00	143011.54
Madhya Pradesh	3360.42	32.00	3392.42
Maharashtra	444812.75	20773.00	465585.75
Delhi	75441.47	38221.00	113662.47
Odisha	1147.98	10.00	1157.98
Puducherry	9015.21	416.00	9431.21
Punjab	6.72	0.00	6.72
Rajasthan	3366.11	70.00	3436.11
Tamilnadu	784129.61	72448.00	856577.61
Telangana	145264.96	20251.00	165515.96
Uttar Pradesh	623.70	21.00	644.70
West Bengal	93644.60	5840.00	99484.60
Total	**2129921.02**	**176184.00**	**2306105.02**

Industry Wise distribution of Exposures:-

(₹ In lakhs)

S.No	Industry Name	Funded exposure	Non Funded Exposure	Total Exposure	% to total Exposure
1	All Engineering	22512.38	1225.22	23737.60	1.03
2	Basic Metal and Metal Products	76163.27	733.62	76896.89	3.33
3	Beverages (excluding Tea & Coffee) and Tobacco	25809.75	602.00	26411.75	1.15
4	Cement and Cement Products	3474.40	195.73	3670.14	0.16
5	Chemicals and Chemical Products (Dyes, Paints, etc.)	9303.57	32.81	9336.37	0.40
6	Construction	931.75	0.00	931.75	0.04
7	Food Processing	14080.03	1812.12	15892.16	0.69
8	Gems and Jewellery	7408.48	143.00	7551.48	0.33
9	Glass & Glassware	2839.98	0.00	2839.98	0.12
10	Infrastructure	125656.98	30048.50	155705.47	6.75
11	Leather and Leather products	356.82	0.00	356.82	0.02
12	Mining and Quarrying	6879.28	152.21	7031.49	0.30
13	Paper and Paper Products	6628.64	11.85	6640.49	0.29
14	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	828.64	0.00	828.62	0.04
15	Rubber, Plastic and their Products	20802.38	11.74	20814.11	0.90

16	Textiles	99898.66	4781.36	104680.03	4.54
17	Vehicles, Vehicle Parts and Transport Equipment's	5681.29	9.54	5690.82	0.25
18	Wood and Wood Products	9200.61	6736.14	15936.75	0.69
	Other industries	26079.86	440.66	26520.52	1.15
	Residual Advances	1665384.27	129245.91	1794630.19	77.82
	Total Exposure	**2129921.02**	**176182.41**	2306103.43	

Note: The industries break-up given on the same lines as prescribed for DSB returns. Residual advances are educational loans, Housing loans, Gold loans, Loan against deposits, Personal loan, staff loan, consumer loans, vehicle loans, etc., The Industries which has crossed 5% of gross credit exposure are:

a) Infrastructure- 6.75 %

Residual maturity breakup of assets

(₹ in lakhs)

Bucket	Cash	Balance with RBI	Balance with Banks	Investments	Repo-Asset	Treps Lending	Advances	Fixed Assets	Other Assets
Overdue to Day 1	38876.17	692.78	6691.61	8315.39	23790.49	0.00	28272.02	0.00	7719.29
2-7 Days	0.00	2727.64	0.00	15732.71	0.00	6902.00	76000.27	0.00	363.70
8-14 Days	0.00	2993.20	0.00	14286.09	0.00	0.00	76460.13	0.00	423.60
15-30 Days	0.00	1641.04	0.00	7832.42	0.00	0.00	98847.45	0.00	2560.61
31-60 Days	0.00	2260.09	0.00	10787.07	0.00	0.00	168850.43	0.00	1875.15
61-90 Days	0.00	2481.58	0.00	78836.70	0.00	0.00	160232.78	0.00	1875.15
3-6 Months	0.00	6828.95	0.00	109558.01	0.00	0.00	32290.96	0.00	5444.68
6 M - 1 Year	0.00	17675.34	5.00	231374.39	0.00	0.00	103763.03	0.00	0.00
1-3 Years	0.00	47287.34	53.00	259261.54	0.00	0.00	764397.54	0.00	114773.72
3-5 Years	0.00	3890.40	0.00	48127.10	0.00	0.00	119297.69	74908.65	0.00
Over 5 Years	0.00	28461.47	26.62	163834.33	0.00	0.00	227878.54	84763.30	144012.32
Total	**38876.17**	**116939.83**	**6776.23**	**947945.75**	**23790.49**	**6902.00**	**1856290.83**	**159671.96**	**279048.22**

Asset Quality **(₹ in lakhs)**

Amount of Non-Performing Assets (Gross)	**355657.85**
Substandard	93011.79
Doubtful – 1	96286.10
Doubtful – 2	117001.01
Doubtful – 3	17723.74
Loss	31635.20
Net NPA	153940.59
Gross NPA to gross advances (%)	17.30%
Net NPAs to Net advances (%)	8.30%
Movement of NPAs (Gross) from 01.04.2019 to 30.06.2019	
Opening Balance	335899.37
Additions during the period	31083.50
Reductions	11325.02
Closing Balance	**355657.85**

Movement of Provisions **(₹ in lakhs)**

	Specific Provision
Opening Balance	178526.69
Provisions made during the period	16833.09
Write off /Write back of excess provisions	1223.09
Any other adjustments, including transfers between provisions	0.00
Closing balance	194136.69

Details of write offs and recoveries that have been booked directly to the Income statement

(₹ in lakhs)

Write offs that have been booked directly to the income statement	59.55
Recoveries that have been booked directly to the income statement	929.13

Investments **(₹ in lakhs)**

Amount of Non Performing Investments	16018.86
Amount of provisions held for non-performing investments	13604.88
Movement of provisions for depreciation on Investments	
Opening Balance	282.99
Provisions made during the period (April 2019 to June 2019)	6.98
Write-off/Write – back of excess provisions	8.50
Closing Balance	281.47

Major Industry break up of NPA **(₹ In lakhs)**

Industry	Gross NPA	Specific Provision
Infrastructure	60623.14	38964.12
Basic Metal and Metal products	38825.24	24556.58
Textiles	16940.30	4655.07
All Engineering	6291.25	1844.36
Beverages (excluding Tea & Coffee) and Tobacco	4734.32	1106.58
Total	**127414.25**	**71126.71**

Geographic wise Distribution of NPA and Provision

(₹ In lakhs)

Geography	Gross NPA	Specific Provision
Domestic	355657.85	194136.69
Overseas	0.00	0.00
Total	355657.85	194136.69

Table DF- 4- Credit Risk : Disclosures for Portfolios Subject to the Standardized Approach

a) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:

Particulars	< 100% Risk Weight		100% Risk Weight		> 100% Risk Weight		Grand Total	
	BV**	RWA**	BV	RWA	BV	RWA	BV	RWA
Loans & Advances	1333104.27	490770.35	486039.69	376064.39	236495.01	346768.23	2055638.97	1213602.97
Investments	547934.92	0.00	0.00	0.00	0.00	0.00	547934.92	0.00
Other Assets*	358193.42	37071.09	46995.43	43199.46	15042.12	37604.11	420230.97	117874.66
Fund Based Outstanding	2413692.97	555422.04	529379.12	426445.57	280118.25	421049.36	3223190.34	1402916.15
NFB Outstanding	42711.27	15317.46	32224.05	19018.86	17779.35	20872.58	92714.67	55208.90
Total	2456404.24	570939.50	561603.17	445464.43	297897.6	441921.94	3315905.01	1458125.05

* Other assets include cash, balance with RBI, balance with other banks, fixed assets and others.

** BV: Book Value; RWA: Risk Weighted Assets;

Leverage Ratio (Solo) **(₹ in lakhs)**

Table DF 18 – Leverage Ratio Common Disclosure Template		
	Item	Leverage ratio framework
On-Balance Sheet Exposure		
1	1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3245753.78
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	4929.10
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3240824.68
Derivative Exposure		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with all derivatives transactions	19306.29
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	19306.29
Securities Financing Transaction Exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	174600.76
18	(Adjustments for conversion to credit equivalent amounts)	69744.78
19	Off-balance sheet items (sum of lines 17 and 18)`	104855.98
Capital and total exposures		
20	Tier 1 Capital	76616.81
21	Total exposures (sum of lines 3,11,16 and 19)	3364986.95
Leverage Ratio		
22	Basel III leverage ratio (%)	**2.28%**

Liquidity Coverage Ratio

(₹ in lakhs)

		HYE 2019-20	
		Total Unweight Value (Average)	**Total Weighted Value (Average)**
High Quality Liquid Assets			
1.	**Total High Quality Liquid Assets (HQLA)**	**-**	**639975.80**
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which**	**1788222.80**	**162060.63**
(i)	Stable Deposits	335232.91	16761.65
(ii)	Less stable Deposits	1452989.88	145298.99
3	**Unsecured wholesale funding, of which:**	**513947.66**	**168522.20**
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	513947.66	168522.20
(iii)	Unsecured debt	0.00	0.00
4	**Secured Wholesale funding**	**118988.84**	**1951.61**
5.	**Additional requirements, of which**	**1594699.91**	**114087.47**
(i)	Outflows related to derivative exposures and other collateral requirements	1663.30	1663.30
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and Liquidity facilities	1642.41	592.22
6	Other contractual funding obligations	38372.30	38372.30
7	Other contingent funding obligations	1553021.91	73459.65
8	**Total Cash Outflows**	**4015859.20**	**446621.92**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	9902.89	0.00
10	Inflows from fully performing exposures	110270.52	55135.26
11	Other cash inflows	5347.85	5347.85
12	**Total Cash Inflows**	**125521.26**	**60483.11**
			Total Adjusted Value
21	**TOTAL HQLA**		**639975.80**
22	**Total Net Cash Outflows**		**386009.77**
23	**Liquidity Coverage Ratio (%)**		**165.79**