

### Disclosure on Liquidity Coverage Ratio for the Quarter ended December 31, 2019

(All Amounts in Rs. Cr)

Particulars	Day end Average for quarter ended December 31, 2019		Day end Average for quarter ended September 30, 2019	
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>				
<b>1) Total High Quality Liquid Assets(HQLA)</b>		<b>11,457.39</b>		<b>9,486.13</b>
<b>Cash Outflows</b>				
<b>2) Retail Deposits and deposits from small business customers, of which:</b>	<b>31,200.53</b>	<b>2,958.27</b>	<b>28,089.63</b>	<b>2,654.45</b>
a) Stable deposits	3,235.64	161.78	3,090.27	154.51
b) Less Stable Deposits	27,964.89	2,796.49	24,999.36	2,499.94
<b>3) Unsecured wholesale funding, of which:</b>	<b>12,130.32</b>	<b>9,849.41</b>	<b>10,276.82</b>	<b>8,129.59</b>
a) Operational deposits (all counterparties)	-	-	-	-
b) Non-operational deposits (all counterparties)	12,130.32	9,849.41	10,276.82	8,129.59
c) Unsecured debt	-	-	-	-
<b>4) Secured wholesale funding</b>				
<b>5) Additional Requirements, of which</b>	<b>1,009.02</b>	<b>50.47</b>	<b>537.95</b>	<b>26.90</b>
a) Outflows related to derivative exposures and other collateral requirements	0.01	0.01	-	-
b) Outflows related to loss of funding on debt products	-	-	-	-
c) Credit and liquidity facilities	1,009.01	50.45	537.95	26.90
<b>6) Other contractual funding obligations</b>	<b>1,699.12</b>	<b>1,699.12</b>	<b>1,834.71</b>	<b>1,834.71</b>
<b>7) Other contingent funding obligations</b>	<b>137.80</b>	<b>4.13</b>	<b>86.07</b>	<b>2.58</b>
<b>8) TOTAL CASH OUTFLOWS</b>		<b>14,561.40</b>		<b>12,648.23</b>
<b>Cash Inflows</b>				
<b>9) Secured lending</b>				
<b>10) Inflows from fully performing exposures</b>	<b>9,447.93</b>	<b>6,986.94</b>	<b>8,896.09</b>	<b>6,803.97</b>
<b>11) Other cash inflows</b>	<b>428.89</b>	<b>428.89</b>	<b>571.85</b>	<b>571.85</b>
<b>12) Total Cash Inflows</b>	<b>9,876.82</b>	<b>7,415.84</b>	<b>9,467.94</b>	<b>7,375.82</b>
<b>13) TOTAL HQLA</b>		<b>11,457.39</b>		<b>9,486.13</b>
<b>14) TOTAL NET CASH OUTFLOWS</b>		<b>7,145.56</b>		<b>5,272.41</b>
<b>15) LIQUIDITY COVERAGE RATIO (%)</b>		<b>160.34%</b>		<b>179.92%</b>

\* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the respective quarter. The above figures for December 2019 quarter reflect daily averages of the Bank excluding the impact of merger till 16<sup>th</sup> Oct 2019 and including the effect of merger from 17<sup>th</sup> Oct 2019 i.e. the effective date of Scheme of Amalgamation of GRUH Finance Ltd. ("GRUH") into and with Bandhan Bank Ltd.