

LCR Disclosure

LCR DISCLOSURE TEMPLATE AS ON QUARTER ENDED Jun'24 (Apr-Jun, 2024)

LIQUIDITY COVERAGE RATIO					
INDIAN OVERSEAS BANK					
(Rs. In Crore)					
		Quarter ended- June 30,2024		Quarter ended- June 30,2023	
		Total Unweighted Value(average) <sup>1</sup>	Total Weighted Value(average) <sup>2</sup>	Total Unweighted Value(average)1	Total Weighted Value(average)2
<b>LCR COMPONENTS</b>					
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets		67,762.45		65,135.35
<b>Cash Outflows</b>					
2	Retail Deposits and deposits from small business customers, of which :	2,21,886.43	21,638.10	2,05,246.75	19,197.76
(i)	Stable Deposits	11,010.78	550.54	26,538.41	1,326.92
(ii)	less Stable Deposits	2,10,875.66	21,087.57	1,78,708.34	17,870.84
3	Unsecured wholesale funding, of which :	62,122.10	39,352.03	47,920.97	23,941.17
(i)	Operational Deposits( all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-Operational Deposits(all counterparties)	62,122.10	39,352.03	47,920.97	23,941.17
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	6077.30	0.00	1806.59	290.16
5	Additional requirements, of which	17,745.67	2,695.20	12,477.02	1,859.93
(i)	Outflows related to derivative exposures and other collateral requirements	432.73	432.73	808.46	808.46
(ii)	Outflows related to loss of finding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	17,312.94	2,262.47	11,668.56	1,051.47
6	Other contractual funding obligations	4,684.05	4,684.05	0.00	0.00
7	Other contingent funding obligations	18,335.03	553.71	15,537.54	466.46
8	<b>TOTAL CASH OUTFLOWS</b>	<b>3,30,850.58</b>	<b>68,923.09</b>	<b>2,82,988.87</b>	<b>45,755.48</b>
<b>Cash Inflows</b>					
9	Secured Lending(e.g. reverse repos)	0.00	0.00	7.14	0.00
10	Inflows from fully performing exposures	20,144.10	10,678.66	9,630.42	5,407.17
11	Other cash inflows	683.68	683.68	592.16	588.93
12	<b>TOTAL CASH INFLOWS</b>	<b>20,827.78</b>	<b>11,362.34</b>	<b>10,229.72</b>	<b>5,996.10</b>
			<b>Total Adjusted Value<sup>3</sup></b>		
13	<b>TOTAL HQLA</b>		67,762.45		65,135.35
14	<b>TOTAL NET CASH OUTFLOWS</b>		57,560.75		39,759.38
15	<b>LIQUIDTY COVERAGE RATIO(%)</b>		<b>117.72%</b>		<b>163.82%</b>

1. Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows) except where otherwise mentioned in the circular and LCR template.

2. Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

3. Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap on inflows).