

**First Abu Dhabi Bank PJSC - India Branch**  
**(Incorporated in Abu Dhabi With Limited Liability)**

SCHEDULES TO FINANCIAL STATEMENTS AS AT 31 MARCH 2022  
(CURRENCY: INDIAN RUPEES IN THOUSANDS UNLESS STATED OTHERWISE)

**60) Liquidity Coverage Ratio**

RBI vide its circular DBOD.BF.BC.No.120 / 21.04.098/2013-14 dated 09 June 2014, notified Basel III framework on Liquidity Standards covering Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards. As per the guidelines, following is the disclosure of information on Liquidity Coverage Ratio (LCR).

Sr. No	Particulars	Quarter ended 31 March 2022		Quarter ended 31 December 2021		Quarter ended 30 September 2021		Quarter ended 30 June 2021	
		Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)
1	<b>High Quality Liquid Assets</b>		10,272,451		9,203,552		9,579,070		8,197,154
	Total High Quality Liquid Assets (HQLA)								
2	<b>Cash Outflows</b>								
	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	-	-	-	-	-	-	-	-
-	Less stable deposits	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding, of which:	8,546,581	8,028,904	6,486,333	5,998,847	6,650,662	6,099,667	4,170,454	3,329,999
(i)	Operational deposits (all counterparties)								
(ii)	Non-operational deposits (all counterparties)	862,796	345,118	812,476	324,990	918,326	367,330	556,358	222,543
(iii)	Unsecured debt								
4	Secured wholesale funding								
(i)	Additional requirements, of which	27,512	27,512	10,952	10,952	59,116	59,116	66,047	66,047
(ii)	Outflows related to derivative exposures and other collateral requirements	27,512	27,512	10,952	10,952	59,116	59,116	66,047	66,047
(iii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
5	Credit and liquidity facilities								
6	Other contractual funding obligations	2,841	2,841	2,135	2,135	2,930	2,930	3,059	3,059
7	Other contingent funding obligations	15,241,115	648,488	14,400,255	652,126	21,878,197	1,000,119	18,340,605	819,714
8	<b>Total Cash Outflows</b>		8,707,744		6,664,060		7,161,831		4,218,819
9	<b>Cash Inflows</b>								
	Secured lending (e.g. reverse repos)	2,886,194	2,425,737	3,335,484	2,576,415	3,373,199	2,771,211	2,969,730	2,358,315
10	Inflows from fully performing exposures	92,688	92,688	17,352	17,352	40,363	40,363	90,179	90,179
11	Other cash inflows	-	-	-	-	-	-	-	-
12	<b>Total Cash Inflows</b>		2,518,425		2,593,766		2,811,574		2,448,493
	<b>Total Adjusted Value</b>								
13	TOTAL HQLA		10,272,451		9,203,552		9,579,070		8,197,154
14	Total Net Cash Outflows		6,189,319		4,070,294		4,351,288		1,820,777
	<b>Liquidity Coverage Ratio (%)</b>		165.97%		226.12%		220.14%		450.20%



Classified: Public

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Sr. No	Particulars	Quarter ended 31 March 2021		Quarter ended 31 December 2020		Quarter ended 30 September 2020		Quarter ended 30 June 2020	
		Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)	Total Un weighted value (average)	Total Weighted Value (average)
1	<b>High Quality Liquid Assets</b>								
	Total High Quality Liquid Assets (HQLA)		7,557,577		9,967,814		9,154,749		12,160,677
2	<b>Cash Outflows</b>								
	Retail deposits and deposits from small business customers, of which:		-		-		-		-
(i)	Stable deposits		-		-		-		-
(ii)	Less stable deposits		-		-		-		-
3	Unsecured wholesale funding, of which:	5,108,721	4,581,595	4,526,211	3,338,632	4,561,167	2,069,943	5,102,821	2,335,686
(i)	Operational deposits (all counterparties)		348,353	1,979,299	791,720	4,026,153	1,560,111	4,683,300	1,902,293
(ii)	Non-operational deposits (all counterparties)	870,884	-	-	-	-	-	-	-
(iii)	Unsecured debt		-		-		-		-
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which	27,019	27,019	2,605	2,605	41,623	41,623	46,222	46,222
(i)	Outflows related to derivative exposures and other collateral requirements	27,019	27,019	2,605	2,605	41,623	41,623	46,222	46,222
(ii)	Outflows related to loss of funding on debt products		-		-		-		-
(iii)	Credit and liquidity facilities		-		-		-		-
6	Other contractual funding obligations	4,925	4,925	4,201	4,201	10,115	10,115	7,954	7,954
7	Other contingent funding obligations	21,426,846	967,182	20,085,346	920,998	17,743,846	731,799	15,649,994	663,602
8	<b>Total Cash Outflows</b>	<b>64,692,087</b>	<b>5,580,721</b>	<b>64,376,848</b>	<b>4,266,436</b>	<b>57,254,101</b>	<b>2,853,480</b>	<b>49,558,283</b>	<b>3,053,464</b>
9	<b>Cash Inflows</b>								
	Secured lending (e.g. reverse repos)	2,604,782	2,988,993	1,696,684	2,857,138	980,266	1,488,977	1,215,654	1,942,157
10	Inflows from fully performing exposures	79,266	83,748	39,850	41,459	14,403	13,921	83,295	83,407
11	Other cash inflows		-		-		-		-
12	<b>Total Adjusted Value</b>		<b>3,098,541</b>		<b>2,897,256</b>		<b>1,502,898</b>		<b>2,025,564</b>
13	TOTAL HQLA		7,436,131		9,967,814		9,154,749		12,160,677
14	Total Net Cash Outflows		2,457,390		1,600,986		1,510,870		1,375,577
	<b>Liquidity Coverage Ratio (%)</b>		<b>302.60%</b>		<b>622.60%</b>		<b>605.93%</b>		<b>884.04%</b>

LCCR as disclosed above is based on the assumption and estimates made by the management and which have been relied upon by the auditor

