



SBM BANK (INDIA) LIMITED

Liquidity Coverage Ratio

(Amt in Mio)

		January-March 2025	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		28,244
Cash Outflows		-	-
2	Retail deposits and deposits from small business customers, of which:	36,724	3,672
(i)	Stable deposits	-	-
(ii)	Less stable deposits	36,724	3,672
3	Unsecured wholesale funding, of which:	24,911	14,764
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	24,911	14,764
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	8,308	1,286
(i)	Outflows related to derivative exposures and other collateral requirements	179	179
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	8,129	1,107
6	Other contractual funding obligations	2,773	2,773
7	Other contingent funding obligations	20,284	610
8	TOTAL CASH OUTFLOWS		23,105
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,263	2,185
11	Other cash inflows	571	380
12	TOTAL CASH INFLOWS	2,835	2,565
13	TOTAL HQLA		28,244
14	TOTAL NET CASH OUTFLOWS		20,540
15	LIQUIDITY COVERAGE RATIO (%)		137.51

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.