



SBM BANK (INDIA) LIMITED  
**Liquidity Coverage Ratio**

(Amt in '000)

Particular		July-Sept 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		1,59,99,206
<b>Cash Outflows</b>		-	-
2	Retail deposits and deposits from small business	75,86,965	7,58,696
(i)	Stable deposits	-	-
(ii)	Less stable deposits	75,86,965	7,58,696
3	Unsecured wholesale funding, of which:	2,33,07,654	1,36,91,632
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	2,33,07,654	1,36,91,632
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	37,07,392	6,42,855
(i)	<i>Outflows related to derivative exposures and other</i>	26,579	26,579
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	36,80,813	6,16,276
6	Other contractual funding obligations	10,82,458	10,82,458
7	Other contingent funding obligations	75,29,200	2,25,876
8	<b>TOTAL CASH OUTFLOWS</b>		1,64,01,517
<b>Cash Inflows</b>		-	-
9	Secured lending (e.g. reverse repos)	57,29,674	-
10	Inflows from fully performing exposures	21,53,915	16,53,330
11	Other cash inflows	8,89,260	4,58,939
12	<b>TOTAL CASH INFLOWS</b>	87,72,848	21,12,269
13	<b>TOTAL HQLA</b>		1,59,99,206
14	<b>TOTAL NET CASH OUTFLOWS</b>		1,42,89,248
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		111.97

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