



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

(Amt in Mio)

		Oct-Dec 2023	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		27,204
<b>Cash Outflows</b>		-	-
2	Retail deposits and deposits from small business	18,589	1,859
(i)	Stable deposits	-	-
(ii)	Less stable deposits	18,589	1,859
3	Unsecured wholesale funding, of which:	21,502	12,553
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	21,502	12,553
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	8,648	1,317
(i)	<i>Outflows related to derivative exposures and other</i>	82	82
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	8,567	1,236
6	Other contractual funding obligations	1,864	1,864
7	Other contingent funding obligations	16,924	509
8	<b>TOTAL CASH OUTFLOWS</b>		18,102
<b>Cash Inflows</b>		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,511	1,660
11	Other cash inflows	557	317
12	<b>TOTAL CASH INFLOWS</b>	3,068	1,977
13	<b>TOTAL HQLA</b>		27,204
14	<b>TOTAL NET CASH OUTFLOWS</b>		16,125
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		168.70

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