



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in '000)

| Particular | | Oct-Dec 2020 | |
|-----------------------------------|---|-------------------------------------|-----------------------------------|
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| High Quality Liquid Assets | | | |
| 1 | Total High-Quality Liquid Assets (HQLA) | | 97,79,840 |
| Cash Outflows | | - | - |
| 2 | Retail deposits and deposits from small business | 51,38,336 | 5,13,834 |
| (i) | Stable deposits | - | - |
| (ii) | Less stable deposits | 51,38,336 | 5,13,834 |
| 3 | Unsecured wholesale funding, of which: | 81,27,942 | 52,31,712 |
| (i) | Operational deposits (all counterparties) | - | - |
| (ii) | Non-operational deposits (all counterparties) | 81,27,942 | 52,31,712 |
| (iii) | Unsecured debt | - | - |
| 4 | Secured wholesale funding | | - |
| 5 | Additional requirements, of which | 21,39,927 | 4,75,743 |
| (i) | <i>Outflows related to derivative exposures and other</i> | 24,638 | 24,638 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | - | - |
| (iii) | <i>Credit and liquidity facilities</i> | 21,15,288 | 4,51,104 |
| 6 | Other contractual funding obligations | 7,85,900 | 7,85,900 |
| 7 | Other contingent funding obligations | 56,23,971 | 1,68,719 |
| 8 | TOTAL CASH OUTFLOWS | | 71,75,907 |
| Cash Inflows | | - | - |
| 9 | Secured lending (e.g. reverse repos) | 31,13,696 | - |
| 10 | Inflows from fully performing exposures | 17,14,358 | 9,64,607 |
| 11 | Other cash inflows | 3,77,664 | 2,08,145 |
| 12 | TOTAL CASH INFLOWS | 52,05,718 | 15,46,542 |
| 13 | TOTAL HQLA | | 97,79,840 |
| 14 | TOTAL NET CASH OUTFLOWS | | 56,29,365 |
| 15 | LIQUIDITY COVERAGE RATIO (%) | | 173.73 |

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