



SBM BANK (INDIA) LIMITED

(Amt in Thou)

Liquidity Coverage Ratio		April-June 2020		July-Sept 2020		Oct-Dec 2020		Jan-March 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>									
1	Total High-Quality Liquid Assets (HQLA)		9,406,294		10,510,384		9,779,840		12,198,334
<b>Cash Outflows</b>									
2	Retail deposits and deposits from small business customers, of which:	3,172,516	317,252	3,803,809	380,381	5,138,336	513,834	6,163,322	616,332
(i)	Stable deposits	-	-	-	-	-	-	-	-
(ii)	Less stable deposits	3,172,516	317,252	3,803,809	380,381	5,138,336	513,834	6,163,322	616,332
3	Unsecured wholesale funding, of which:	5,012,889	3,609,769	7,038,591	4,681,408	8,127,942	5,231,712	10,889,412	7,410,196
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	5,012,889	3,609,769	7,038,591	4,681,408	8,127,942	5,231,712	10,889,412	7,410,196
(iii)	Unsecured debt	-	-	-	-	-	-	-	-
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which	1,455,588	258,640	2,180,795	467,319	2,139,927	475,743	3,029,305	597,969
(i)	Outflows related to derivative exposures and other collateral requirements	21,994	21,994	15,525	15,525	24,638	24,638	49,326	49,326
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	1,433,594	236,646	2,165,270	451,794	2,115,288	451,104	2,979,979	548,643
6	Other contractual funding obligations	455,365	455,365	651,344	651,344	785,900	785,900	922,817	922,817
7	Other contingent funding obligations	3,224,211	96,726	4,390,237	131,707	5,623,971	168,719	6,982,737	209,482
8	<b>TOTAL CASH OUTFLOWS (2+3+4+5+6+7)</b>		4,737,753		6,312,159		7,175,907		9,756,796
<b>Cash Inflows</b>									
9	Secured lending (e.g. reverse repos)	3,474,286	-	4,671,957	-	3,113,696	-	4,189,222	-
10	Inflows from fully performing exposures	1,196,833	1,196,833	1,617,702	1,419,510	1,714,358	1,339,483	2,263,907	1,767,067
11	Other cash inflows	212,055	117,247	148,784	89,822	377,664	207,059	506,788	268,285
12	<b>TOTAL CASH INFLOWS (9+10+11)</b>	4,883,174	1,314,080	6,438,442	1,509,332	5,205,718	1,546,542	6,959,994	2,035,352
13	<b>TOTAL HQLA</b>		9,406,294		10,510,384		9,779,840		12,198,334
14	<b>TOTAL NET CASH OUTFLOWS</b>		3,423,673		4,802,827		5,629,365		7,721,368
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		274.74%		218.84%		173.73%		157.98%

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