



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in '000)

Particular		Oct-Dec 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		1,97,61,101
Cash Outflows		-	-
2	Retail deposits and deposits from small business	96,02,115	9,60,211
(i)	Stable deposits	-	-
(ii)	Less stable deposits	96,02,115	9,60,211
3	Unsecured wholesale funding, of which:	2,46,81,536	1,34,86,273
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	2,46,81,536	1,34,86,273
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	42,68,550	8,90,552
(i)	<i>Outflows related to derivative exposures and other</i>	46,047	46,047
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	42,22,503	8,44,505
6	Other contractual funding obligations	17,35,122	17,35,122
7	Other contingent funding obligations	89,36,928	2,68,108
8	TOTAL CASH OUTFLOWS		1,73,43,585
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	28,20,761	-
10	Inflows from fully performing exposures	20,27,215	14,95,483
11	Other cash inflows	11,98,033	6,21,596
12	TOTAL CASH INFLOWS	60,46,009	21,17,079
13	TOTAL HQLA		1,97,61,101
14	TOTAL NET CASH OUTFLOWS		1,52,26,506
15	LIQUIDITY COVERAGE RATIO (%)		129.78

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