



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

Particular		Oct-Dec 2022	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		26,721
Cash Outflows		-	-
2	Retail deposits and deposits from small business	21,407	2,141
(i)	Stable deposits	-	-
(ii)	Less stable deposits	21,407	2,141
3	Unsecured wholesale funding, of which:	23,870	14,050
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	23,870	14,050
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	9,036	1,294
(i)	<i>Outflows related to derivative exposures and other</i>	89	89
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	8,947	1,205
6	Other contractual funding obligations	4,219	4,219
7	Other contingent funding obligations	14,653	440
8	TOTAL CASH OUTFLOWS		22,148
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,252	1,287
11	Other cash inflows	1,632	869
12	TOTAL CASH INFLOWS	3,884	2,156
13	TOTAL HQLA		26,721
14	TOTAL NET CASH OUTFLOWS		19,992
15	LIQUIDITY COVERAGE RATIO (%)		133.66

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