



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

Particular		April-June 2022	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		27,053
Cash Outflows		-	-
2	Retail deposits and deposits from small business	15,842	1,584
(i)	Stable deposits	-	-
(ii)	Less stable deposits	15,842	1,584
3	Unsecured wholesale funding, of which:	28,990	15,401
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	28,990	15,401
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	6,935	1,139
(i)	<i>Outflows related to derivative exposures and other</i>	80	80
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	6,855	1,059
6	Other contractual funding obligations	2,499	2,499
7	Other contingent funding obligations	14,146	429
8	TOTAL CASH OUTFLOWS		21,053
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	5,381	-
10	Inflows from fully performing exposures	1,724	1,151
11	Other cash inflows	1,742	916
12	TOTAL CASH INFLOWS	8,847	2,066
13	TOTAL HQLA		27,053
14	TOTAL NET CASH OUTFLOWS		18,986
15	LIQUIDITY COVERAGE RATIO (%)		142.48

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