



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

		April-June 2023	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		26,725
Cash Outflows		-	-
2	Retail deposits and deposits from small business	18,671	1,867
(i)	Stable deposits	-	-
(ii)	Less stable deposits	18,671	1,867
3	Unsecured wholesale funding, of which:	24,655	14,129
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	24,655	14,129
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,932	1,130
(i)	<i>Outflows related to derivative exposures and other</i>	70	70
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,861	1,059
6	Other contractual funding obligations	2,262	2,262
7	Other contingent funding obligations	16,991	512
8	TOTAL CASH OUTFLOWS		19,899
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	66	-
10	Inflows from fully performing exposures	1,971	1,121
11	Other cash inflows	832	443
12	TOTAL CASH INFLOWS	2,868	1,565
13	TOTAL HQLA		26,725
14	TOTAL NET CASH OUTFLOWS		18,335
15	LIQUIDITY COVERAGE RATIO (%)		145.76

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