



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

Particular		Jan-March 2023	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		25,274
Cash Outflows		-	-
2	Retail deposits and deposits from small business	21,494	2,149
(i)	Stable deposits	-	-
(ii)	Less stable deposits	21,494	2,149
3	Unsecured wholesale funding, of which:	23,090	12,992
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	23,090	12,992
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,194	1,121
(i)	<i>Outflows related to derivative exposures and other</i>	107	107
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,086	1,013
6	Other contractual funding obligations	2,796	2,796
7	Other contingent funding obligations	16,031	483
8	TOTAL CASH OUTFLOWS		19,541
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,484	1,318
11	Other cash inflows	1,323	724
12	TOTAL CASH INFLOWS	3,807	2,042
13	TOTAL HQLA		25,274
14	TOTAL NET CASH OUTFLOWS		17,499
15	LIQUIDITY COVERAGE RATIO (%)		144.43

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