



SBM BANK (INDIA) LIMITED  
**Liquidity Coverage Ratio**

(Amt in Mio)

Particular		July-Sept 2022	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		27,481
<b>Cash Outflows</b>		-	-
2	Retail deposits and deposits from small business	18,516	1,852
(i)	Stable deposits	-	-
(ii)	Less stable deposits	18,516	1,852
3	Unsecured wholesale funding, of which:	29,184	16,639
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	29,184	16,639
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,328	1,212
(i)	<i>Outflows related to derivative exposures and other</i>	65	65
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,263	1,146
6	Other contractual funding obligations	3,451	3,451
7	Other contingent funding obligations	14,096	425
8	<b>TOTAL CASH OUTFLOWS</b>		23,578
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	60	-
10	Inflows from fully performing exposures	1,727	1,094
11	Other cash inflows	1,781	938
12	<b>TOTAL CASH INFLOWS</b>	3,568	2,032
13	<b>TOTAL HQLA</b>		27,481
14	<b>TOTAL NET CASH OUTFLOWS</b>		21,546
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		127.55

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