



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

		July-Sept 2023	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		26,040
Cash Outflows		-	-
2	Retail deposits and deposits from small business customers, of which:	18,210	1,821
(i)	Stable deposits	-	-
(ii)	Less stable deposits	18,210	1,821
3	Unsecured wholesale funding, of which:	22,734	12,743
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	22,734	12,743
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	8,779	1,274
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	61	61
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	8,718	1,213
6	Other contractual funding obligations	1,852	1,852
7	Other contingent funding obligations	17,337	522
8	TOTAL CASH OUTFLOWS		18,212
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,696	1,729
11	Other cash inflows	593	325
12	TOTAL CASH INFLOWS	3,289	2,054
13	TOTAL HQLA		26,040
14	TOTAL NET CASH OUTFLOWS		16,158
15	LIQUIDITY COVERAGE RATIO (%)		161.16

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