



SBM BANK (INDIA) LIMITED

Liquidity Coverage Ratio

(Amt in Mio)

Particular		Jan-March 2024	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		23,786
Cash Outflows		-	-
2	Retail deposits and deposits from small business	24,668	2,467
(i)	Stable deposits	-	-
(ii)	Less stable deposits	24,668	2,467
3	Unsecured wholesale funding, of which:	22,339	13,182
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	22,339	13,182
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	8,147	1,174
(i)	<i>Outflows related to derivative exposures and other</i>	63	63
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	8,084	1,111
6	Other contractual funding obligations	1,671	1,671
7	Other contingent funding obligations	14,980	451
8	TOTAL CASH OUTFLOWS		18,945
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	2,556	1,572
11	Other cash inflows	577	314
12	TOTAL CASH INFLOWS	3,133	1,886
13	TOTAL HQLA		23,786
14	TOTAL NET CASH OUTFLOWS		17,059
15	LIQUIDITY COVERAGE RATIO (%)		139.43

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