



SBM BANK (INDIA) LIMITED

(Amt in Thou)

		April-June 2021		July-Sept 2021		Oct-Dec 2021		Jan-March 2022	
Liquidity Coverage Ratio		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets									
1	Total High-Quality Liquid Assets (HQLA)		1,41,30,739		1,59,99,206		1,97,61,101		2,29,94,884
Cash Outflows									
2	Retail deposits and deposits from small business	63,20,789	6,32,079	75,86,965	7,58,696	96,02,115	9,60,211	1,29,00,707	12,90,071
(i)	Stable deposits	-	-	-	-	-	-	-	-
(ii)	Less stable deposits	63,20,789	6,32,079	75,86,965	7,58,696	96,02,115	9,60,211	1,29,00,707	12,90,071
3	Unsecured wholesale funding, of which:	1,76,76,332	1,04,94,652	2,33,07,654	1,36,91,632	2,46,81,536	1,34,86,273	2,66,49,018	1,42,65,425
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	1,76,76,332	1,04,94,652	2,33,07,654	1,36,91,632	2,46,81,536	1,34,86,273	2,66,49,018	1,42,65,425
(iii)	Unsecured debt	-	-	-	-	-	-	-	-
4	Secured wholesale funding								
5	Additional requirements, of which	44,97,889	7,56,556	37,07,392	6,42,855	42,68,550	8,90,552	53,89,771	10,16,566
(i)	Outflows related to derivative exposures and other	80,971	80,971	26,579	26,579	46,047	46,047	50,303	50,303
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	44,16,917	6,75,584	36,80,813	6,16,276	42,22,503	8,44,505	53,39,468	9,66,263
6	Other contractual funding obligations	9,41,652	9,41,652	10,82,458	10,82,458	17,35,122	17,35,122	17,94,331	17,94,331
7	Other contingent funding obligations	71,26,965	2,13,809	75,29,200	2,25,876	89,36,928	2,68,108	1,14,97,727	3,44,932
8	TOTAL CASH OUTFLOWS (2+3+4+5+6+7)	-	1,30,38,747		1,64,01,517		1,73,43,585		1,87,15,950
Cash Inflows									
9	Secured lending (e.g. reverse repos)	31,79,231	-	57,29,674	-	28,20,761	-	60,72,000	-
10	Inflows from fully performing exposures	17,99,368	13,27,136	21,53,915	16,53,330	20,27,215	14,95,483	19,86,446	14,50,186
11	Other cash inflows	8,06,915	4,27,044	8,89,260	4,58,939	11,98,033	6,21,596	13,57,675	7,13,280
12	TOTAL CASH INFLOWS (9+10+11)	57,85,634	17,54,180	87,72,848	21,12,269	60,46,009	21,17,079	94,16,121	21,63,466
21	TOTAL HQLA		1,41,30,739		1,59,99,206		1,97,61,101		2,29,94,884
22	TOTAL NET CASH OUTFLOWS		1,12,84,568		1,42,89,248		1,52,26,506		1,65,52,484
23	LIQUIDITY COVERAGE RATIO (%)		125.22%		111.97%		129.78%		138.92%

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

* Based on Provision figure