Statement on Liquiidity Coverage Ratio

Report for the month of:-December, 2023

Bank:State Bank of India	Statement on Liquiidity Coverage Ratio		Report for the month of:-December, 2023 (RO '000)			
Builti-Otato Builti of Iliulu	, muodut		Unweighted	Weighted		
Stock of HQLA		Factor	amount	amount		
Level 1 assets						
1 Coins and bank notes		100%	174	17		
Qualifying central bank res	erves	100%	5714	571		
Qualifying marketable secu development banks	urities from sovereigns,central banks, PSEs and multilateral	100%				
Domestic sovereign or Cer	ntral Bank debt for non-0% risk weighted sovereigns	1000/	0			
Total Level 1 assets		100%	0 5888	588		
Level 2A			3000	300		
Sovereign,CB,PSE, multila weighing)	teral development banks assets (qualifying for 20% risk	85%	0			
Qualifying Corporate debt s	securities AA- or higher	85%	0			
8 Qualifying Covered bonds	AA- or higher	85%	0			
9 Total Level 2A	<u>_</u>	1	0			
Level 2B						
0 Qualifying RMBS		75%				
1 Qualifying corporate debt s	ecurities, rated between A+ and BBB-	50%				
Qualifying common equity	shares	50%	0			
3 Total Level 2B (maximum		3070	0			
Total level 2 assets (Maxi	· · · · · · · · · · · · · · · · · · ·		0			
Total Stock of high qualit	•		5888	588		
Jerus Grander and Addition	yq		3000	300		
Cash outflows						
Cash outflows A. Retail Deposits (Custo Demand Deposits + Term	mer Deposits) Deposits with residual maturity upto 30 days					
A. Retail Deposits (Custo Demand Deposits + Term	Deposits with residual maturity upto 30 days					
A. Retail Deposits (Custo Demand Deposits + Term		3%				
A. Retail Deposits (Custo Demand Deposits + Term	Deposits with residual maturity upto 30 days	3%	365	1		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria)		365 0	1		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria)	5%		1		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days	5%	0			
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit 9 Term Deposits with residua B. Unsecured Wholesale	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days	5%	10725	1		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit 9 Term Deposits with residua B. Unsecured Wholesale	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding	5% 10% 0% 5%	0 10725 2480	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit 9 Term Deposits with residua B. Unsecured Wholesale 1 Less Stable deposits	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding	5% 10% 0%	10725	1		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE	5% 10% 0% 5% 10%	0 10725 2480	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit) 7 - Stable Deposits 8 - Less Stable retail Deposit 9 Term Deposits with residua B. Unsecured Wholesale 1 Less Stable deposits	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE	5% 10% 0% 5% 10%	0 10725 2480 0	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE	5% 10% 0% 5% 10% 40%	0 10725 2480 0	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE by deposit insurance sstitutional network (qualifying deposits with with the	5% 10% 0% 5% 10% 40% 20%	0 10725 2480 0 0	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE by deposit insurance stitutional network (qualifying deposits with with the	5% 10% 0% 5% 10% 40%	0 10725 2480 0	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE by deposit insurance sstitutional network (qualifying deposits with with the	5% 10% 0% 5% 10% 40% 20%	0 10725 2480 0 0 0 5198	12		
A. Retail Deposits (Custo Demand Deposits + Term 6Stable deposits (deposit of the control	Deposits with residual maturity upto 30 days insurance scheme meets addl criteria) its al maturity of more than 30 days Funding s (less than 30 days) -stable deposits overeigns,central banks and PSE by deposit insurance sstitutional network (qualifying deposits with with the ers rated by clearing, custody and cash management activities	5% 10% 0% 5% 10% 40% 20% 25%	0 10725 2480 0 0	12		

28 Secured funding transactions with a central bank or backed by Level I assets with any counterparty 29 Secured funding transactions backed by Level 2A assets with any counterparty 39 Secured funding transactions backed by Level 2A assets with any counterparty 30 Secured funding transactions backed by non level 1 or non level 2A assets with domestic Severigin, domestic PSE, multilateral development banks as a counterparty 25% 30 Backed by Other level 2B assets 30 Secured funding transactions level 2B 25% 31 Backed by other level 2B assets 32 Backed by other level 2B assets 33 All other secured funding transactions 34 Index secured funding transactions 35 Index secured funding transactions 36 Conditional Requirements 37 Contracts, downgrade of up to 3 notches 38 Contracts, downgrade of up to 3 notches 39 Index to valuation changes on derivatives (largest absolute net 30 day collateral flows realised during preceding 24 months-look back approach) 30 Market valuation changes on non-level 1 posted collateral securing derivatives 30 Excess collateral held by a bank related to derivative transactions contractually cellable at any time by its countenary. 30 Excess collateral held by a bank related to derivative transactions contractually cellable at any time by its countenary. 30 Increased Liquidity needs related to derivative transactions that allow collateral substitution to non-HOLA assets 30 Increased Liquidity needs related to derivative transactions that allow collateral substitution to non-HOLA assets 40 (I) Retail and small business 41 (I) Retail and small business 42 (I) Retail and small business 43 (I) Rome Financial corporates, Sovereign, CB, PSEs, multilateral development banks credit facility 44 (II) Define Financial corporates, Sovereign, CB, PSEs, multilateral development banks credit facility 45 (IV) Other Financial institutions credit 46 (IV) Other Financial institutions credit 47 (IV) Other Financial institutions credit 48 (IV) Other Financial institutions credit 49 (IV) Other Financial institutions	C. Secured Funding			0
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45 (iv) Banks subject to prudential supervision 46 (v) Other Financial Institutions credit 47 (vi) Other Financial institutions-liquidity 48 (vii) Other Legal entity customers, credit and liquidity facilities 49 Other contingent funding liabilities (L/cs,LGs) 50 Trade finance 51 Customer short positions covered by other customers' collateral 52 Any Other outflows 50 O O O O O O O O O O O O O O O O O O O	inquially facility	30%	0	0
46 (v) Other Financial Institutions credit 40% 0 0 47 (vi) Other Financial institutions-liquidity 48 (vii) Other Legal entity customers, credit and liquidity facilities 49 Other contingent funding liabilities (L/cs,LGs) 50 Trade finance 51 Customer short positions covered by other customers' collateral 52 Any Other outflows 50 O O O 50 O O 50 O O 50 O O 51 Outflows O O 50 O O 50 O O 51 Outflows O O 50 O O 50 O O 50 O O 51 Outflows O O 50 O O 51 Outflows O O 50 O O 50 O O 50 O O 51 Outflows O O 50 O O 51 Outflows O O 51 Outflows O O 51 Outflows O O 52 Outflows O O 53 Outflows O O 54 Outflows O O 55 Outflows O O 56 Outflows O O 57 Outflows O O 58 Outflows O O 58 Outflows O O 59 Outflows O O 50 Outflows O O 50 O 50 Outflows O O 50 O O	AE (iv) Banks subject to prudential supervision	400/		
47 (vi) Other Financial institutions-liquidity 48 (vii) Other Legal entity customers, credit and liquidity facilities 49 Other contingent funding liabilities (L/cs,LGs) 50 Trade finance 51 Customer short positions covered by other customers' collateral 52 Any Other outflows 50 Other contingent funding liabilities (L/cs,LGs) 50 Other contingent funding liabilities (L/cs,LGs) 51 Outflows 52 Any Other outflows 53 Other customers' collateral 54 Other customers' collateral 55 Other customers' collateral 56 Other customers' collateral 57 Other customers' collateral			0	0
Variable		40%	0	0
48 (vii) Other Legal entity customers, credit and liquidity facilities 49 Other contingent funding liabilities (L/cs,LGs) 50 Trade finance 51 Customer short positions covered by other customers' collateral 52 Any Other outflows 100% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47 (vi) Other Financial institutions-liquidity	100%	0	0
100% 0 0 0 0 0 0 0 0 0	48 (vii) Other Legal entity customers, credit and liquidity facilities			
50 Trade finance 5% 0 0 0 51 Customer short positions covered by other customers' collateral 50% 0 0 52 Any Other outflows 100% 0 0		100%	0	0
50 Trade finance 5% 0 0 51 Customer short positions covered by other customers' collateral 50% 0 52 Any Other outflows 100% 0 0	49 Other contingent funding liabilities (L/cs,LGs)	5%	5659	283
51 Customer short positions covered by other customers' collateral 50% 0 52 Any Other outflows 100% 0	Trade finance	5%		0
52 Any Other outflows 100% 0 0		50%		0
			0	0
	53 Total cash outflows		27054	5917

Cash Inflows			
Maturing secured lending transactions backed by following collateral:-			
Level 1 assets	0%	5888	0
Level 2A assets	15%	0	0
Level 2B assets-eligible RMBS	25%	0	0
Other assets	50%	0	0
Margin lending backed by all other collaterals	50%	0	0
All other assets	100%	434	434
Amts to be received from retail counterparties	50%	0	0
Amounts to be received from non financial wholesale counterparties from transactions			
other than those listed.	50%		
		0	0
Amounts to be received from financial institutions and central banks from transactions			
other than those listed	100%		
		-	0
G3 Credit or liquidity facilities provided to the reporting bank			
	0%		
		0	0
Operational deposits held at other financial institutions			
	0%		
		671	0
Other contractual cash inflows	100%	18675	18675
Net derivatives cash inflows	100%	0	0
Total cash inflows		25668	19109
75% of outflows			
			4438
Inflows restricted to 75% of outflows			4438
70 Net cash Outflow			1479
71 <mark>LCR (%)</mark>			398.05
Memorandum items			

1 Memorandum item No. 1 Investment in securities issued by 0% risk weighted foreign sovereigns, included in sr.no. 3 above.

Sr.no.	Name of country & sovereign rating	Amount	
1	Government of Sultanate of Oman, A1 (moody's)	0	
2			
3			
4			(add more rows if needed)
	TOTAL		

2	! Memorandum item no. 2	
_	Investments in securities representing claims on or guaranteed by sovereigns, central ban	ks PSFs and MDRs
Sr No	banks, PSEs or multilateral development banks	Amount
	Names of Sovereigns	Amount
	NIL	
(i)	NIL	
(ii)		
(iii)		
(iv)		
	Total	
2.2	Public Sector Entities	
(i)	NIL	
(ii)		
(iii)		
(iv)		
	Total	
2.3	3 Central Banks, MDBs	
(i)		
(ii)		
(iii)		
(iv)		
	Total	
	Grand total (reported against item 6)	

Basel III-Net Stable Funding Ratio Bank:State Bank of India, Muscat

Report for the month of:-December, 2023

(RO '000)

Bank:State Bank of India, Muscat	Associated	(RO '000)	
Available stable funding	Associated factor	Unweighted	Moightad amount
Available stable funding Tior 1 conite!		amount 29695	Weighted amount 29695
Tier 1 capital Tier 2 capital (excluding Tier 2 instruments with	100%	29095	29093
residual maturity of less than one year)	100%	277	277
Other capital instruments with effective residual maturity of one year or more	100%	0	0
Other liabilities with effective residual maturities of one year or more	100%	81082	81082
Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%	10635	10103
Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%	1608	1447
Funding with residual maturity of less than one year provided by non-financial corporate customers, Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%	0	0
Operational deposits	50%	206	103
Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%	0	0
All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0%	10485	0
NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets,	0%	0	0
"Trade date" payables arising from purchases of financial instruments, foreign currencies & commodities	0%	0	0
Total Available Stable Funding		133988	122707
Required stable funding			
Coins,banknotes and reserves with CBO	0%	5888	0
All claims on central banks with residual maturities of less than six months	0%	0	0
"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities	0%	0	0
Unencumbered Level 1 assets, excluding coins, banknotes and reserves with CBO	5%	0	0
Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR framework, para 5.5 and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%	0	0
All other unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15%	19162	2874.3
Unencumbered Level 2A assets	15%	0	0
Unencumbered Level 2B assets	50%	0	0

HOLA anaumharad far a pariod of aiv months or mare			1
HQLA encumbered for a period of six months or more and less than one year	50%	0	o
Loans to financial institutions and central banks with			-
residual maturities between six months and less than	50%		
one year		0	0
Deposits held at other financial institutions for	50%		
operational purposes	30%	671	335.5
All other assets not included in the above categories			
with residual maturity of less than one year, including	===		
loans to non-financial corporate clients, loans to retail	50%		
and small business customers, and loans to sovereigns and PSEs		19072	9536
Unencumbered residential mortgages with a residual		15072	3330
maturity of one year or more and woth a risk weight of			
less than or equal to 35% under the Standardised	65%		
Approach		0	0
Other unencumbered loans not included in the above			
categories, excluding loans to financial institutions, with			
a residual maturity of one year or more and with a risk	65%		
weight of less than or equal to 35% under the			
Standardised Approach		0	0
Cash, securities or other assets posted as initial margin	,		
for derivative contracts and cash or other assets	85%		
provided to contribute to the default fund of a CCP		0	0
Other unencumbered performing loans with risk weights		0	0
greater than 35% under the Standardised Approach			
and residual maturities of one year or more, excluding	85%		
loans to financial institutions.		1090	926.5
Unencumbered securities that are not in default and do			
not qualify as HQLA with a remaining maturity of one	85%		
year or more and exchange-traded equities		0	0
Physical traded commodities, including gold	85%	0	0
All assets that are encumbered for a period of one year	100%		
or more	100%	0	0
NSFR derivative assets net of NSFR derivative			
liabilities if NSFR derivative assets are greater than	100%	0	0
NSFR derivative liabilities		0	0
20% of derivative liabilities (as per para 18 above)	100%	0	0
All other assets not included in the above categories,			
including non-performing loans, loans to financial			
institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items	100%		
deducted from regulatory capital, retained interest,	100%		
insurance assets, subsidiary interests and defaulted			
securities.		83073	83073
Sub total (A)		128956	96745
Off balance sheet exposures			
Irrevocable and conditionally revocable credit and			
liquidity facilities to any client	5%	2421	121
Other contingent funding obligations, including products	<u>'</u>		
and instruments such as guarantees, letters of credit,			
Unconditionally revocable credit and liquidity facilities	5%	5659	283
Non contractual obligations such as potential requests			
for debt repurchases of the bank's own debt or that of			
related conduits, securities investment vehicles and			
other such financing facilities, structured products			
where customers anticipate ready marketability,			
managed funds that are marketed with the objective of			
maintaining a stable value	5%		0
Sub total (B)	3%		U
ITotal Poquired Stable Funding (A : D)		127026	
Total Required Stable Funding (A+B) NSFR (%)		137036	97149 126.31

Report for the month of:-December, 2023

Bank:State Bank of India, Muscat

LCR Common Disclosure Template for the period ending:

High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, of which: 365,00 18.25 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contractual funding obligations 15 Other contractual funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 388.00 21 IQUIDITY COVERAGE RATIO (%) 388.05			(RO '000)	
High Quality Liquid Assets 1 Total High Quality Liquid Assets 2 Retail deposits and deposits from small business customers, of which: 365,00 18.25 3 Stable deposits 0 0 0 0 5 Unsecured wholesale funding, of which: 7884.00 5373.50 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Non-operational deposits (all counterparties) 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 19 109.00 19109.00 100 100 100 100 100 100 100 100 100				
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) S888 Cash Outflows 2 Retail deposits and deposits from small business customers, of which: 365.00 18.25 3 Stable deposits 0 0 0 0 5 Unsecured wholesale funding, of which: 7884.00 5373.50 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 206 52 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 215 Other contingent funding obligations 2421 242 242 15 Other contingent funding obligations 2559 283 16 TOTAL CASH OUTFLOWS 250 TOTAL CASH INFLOWS 250 TOTAL AGSH INFLOWS 250 TOTAL AGSH INFLOWS 250 TOTAL AGSH OUTFLOWS 250 TOTA			Total	
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, of which: 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 7 Non-operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 1 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contractual funding obligations 16 TOTAL CASH OUTFLOWS Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 10 TOTAL CASH INFLOWS 11 TOTAL LASH OUTFLOWS 12 TOTAL LASH OUTFLOWS 15 S88.00 16 TOTAL LASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 18675			Unweighted	Total Weighted
Cash Outflows 2 Retail deposits and deposits from small business customers, of which: 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Non-operational deposits (all counterparties) 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 18 Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 17 TOTAL CASH INFLOWS 19 Other CASH INFLOWS 10 TOTAL CASH INFLOWS 10 TOTAL CASH OUTFLOWS 10 TOTAL CASH INFLOWS 10 TOTAL CASH OUTFLOWS 10 TOTAL CASH INFLOWS 10 TOTAL CASH OUTFLOWS 10 TOTAL CASH INFLOWS 10 TOTAL CASH OUTFLOWS			Value (average)	Value (average)
Cash Outflows 2 Retail deposits and deposits from small business customers, of which: 365.00 18.25 3 Stable deposits 4 Less stable deposits 0 0 0 0 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 10 TOTAL CASH INFLOWS 1910.00 1910.00 10 TOTAL CASH INFLOWS 1910.00 1910.00 10 TOTAL Adjusted Value 11 TOTAL HQLA 5888.00 1479.20	High Quality Liquid Assets			
2 Retail deposits and deposits from small business customers, of which: 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Coff 8 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 18 Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 11 TOTAL CASH INFLOWS 19 Inflows 19 Inflows 19 Inflows 19 Inflows 19 Inflows 10 Inflows 10 Inflows 11 TOTAL HQLA 11 TOTAL HQLA 12 TOTAL NET CASH OUTFLOWS	1 Total High Quality Liquid Assets (HQLA)			5888
3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 206 52 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 10 TOTAL CASH INFLOWS 110 TOTAL CASH INFLOWS 110 TOTAL CASH INFLOWS 111 TOTAL CASH OUTFLOWS 111 TOTAL CASH OUTFLOWS 112 TOTAL CASH OUTFLOWS 113 Inflows from fully performing exposures 115 TOTAL CASH INFLOWS 116 TOTAL CASH INFLOWS 117 TOTAL CASH OUTFLOWS 118 Inflows from fully performing exposures 119 Other cash inflows 110 TOTAL CASH OUTFLOWS 110 TOTAL CASH OUTFLOWS 111 TOTAL CASH OUTFLOWS 111 TOTAL CASH OUTFLOWS 112 TOTAL CASH OUTFLOWS 114 TOTAL CASH OUTFLOWS 115 TOTAL CASH OUTFLOWS 115 TOTAL CASH OUTFLOWS 116 TOTAL CASH OUTFLOWS 117 TOTAL CASH OUTFLOWS 117 TOTAL CASH OUTFLOWS	Cash Outflows			
4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 21 TOTAL CASH INFLOWS 21 TOTAL CASH INFLOWS 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 5888.00 20 1479.20	2 Retail deposits and deposits from small business	customers, of which:	365.00	18.25
5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7 678 5 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 7 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 17 Secured sending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 17 TOTAL CASH INFLOWS 19 OTHER CASH INFLOWS 19109.00 19109.00 10 TOTAL CASH INFLOWS 19109.00 10 TOTAL AGJusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS	3 Stable deposits		365	18
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 17 TOTAL CASH INFLOWS 19109.00 19109.00 10 TOTAL CASH INFLOWS 19109.00 19109.00 10 TOTAL CASH INFLOWS 19109.00 19409.00 10 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS	4 Less stable deposits		0	0
banks 206 52 7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 18675 18675 19 Other cash inflows 434.00 434.00 20 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 5888.00 22 TOTAL NET CASH OUTFLOWS	5 Unsecured wholesale funding, of which:		7884.00	5373.50
7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 11 Outproved Page 14 Page 15 Page 16 Page 16 Page 16 Page 16 Page 17 P	6 Operational deposits (all counterparties) and deposits	in networks of cooperative		
7 Non-operational deposits (all counterparties) 8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 11 Outproved Page 14 Page 15 Page 16 Page 16 Page 16 Page 16 Page 17 P		·	206	52
8 Unsecured debt 7678 5322 9 Secured wholesale funding 10 Additional requirements, of which 0 0 0 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 2 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 18675 18675 19 Other cash inflows 434.00 434.00 20 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 5888.00 22 TOTAL NET CASH OUTFLOWS	7 Non-operational deposits (all counterparties)			
10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 21 TOTAL CASH INFLOWS 19 109.00 20 TOTAL CASH INFLOWS 21 TOTAL HQLA 22 TOTAL HQLA 35888.00 22 TOTAL NET CASH OUTFLOWS			7678	5322
10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 21 TOTAL CASH INFLOWS 19 109.00 20 TOTAL CASH INFLOWS 21 TOTAL HQLA 22 TOTAL HQLA 35888.00 22 TOTAL NET CASH OUTFLOWS	9 Secured wholesale funding			
11 Outflows related to derivative exposures and other collateral requirements 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 21 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 11479.20	•		0	0
12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 19109.00 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 13 Credit and liquidity facilities 2421 242 242 242 242 242 242 242 242 242 242				
13 Credit and liquidity facilities 14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 434.00 434.00 20 TOTAL CASH INFLOWS 19109.00 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS	·	lateral requirements		
14 Other contractual funding obligations 2421 242 15 Other contingent funding obligations 5659 283 16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 434.00 434.00 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 1442.00 25888.00 2642.1 TOTAL NET CASH OUTFLOWS				
15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 10 TOTAL CASH INFLOWS 11 TOTAL HQLA 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 15 10 50 183 15 19 10 10 10 10 10 10 10 10 10 10 10 10 10	· ·			
16 TOTAL CASH OUTFLOWS 5916.80 Cash Inflows 5916.80 17 Secured lending (e.g. reverse repos) 18675 18 Inflows from fully performing exposures 18675 19 Other cash inflows 434.00 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 5888.00 70 TOTAL NET CASH OUTFLOWS 1479.20			2421	242
Cash Inflows 17 Secured lending (e.g. reverse repos) 18675 18 Inflows from fully performing exposures 18675 19 Other cash inflows 434.00 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value Total Adjusted Value 21 TOTAL HQLA 5888.00 70 TOTAL NET CASH OUTFLOWS 1479.20	15 Other contingent funding obligations		5659	283
17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 18675 18675 18675 19109.00 Total Adjusted Value 5888.00 19109.00	16 TOTAL CASH OUTFLOWS			5916.80
18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 18675 18675 18675 1909.00 434.00 434.00 434.00 5888.00 19109.00 Total Adjusted Value 5888.00	Cash Inflows			
19 Other cash inflows 20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00	17 Secured lending (e.g. reverse repos)			
20 TOTAL CASH INFLOWS 19109.00 Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS 19109.00 Total Adjusted Value 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00 19109.00	18 Inflows from fully performing exposures		18675	18675
Total Adjusted Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS Total Adjusted Value 5888.00 1479.20	19 Other cash inflows		434.00	434.00
Value 21 TOTAL HQLA 22 TOTAL NET CASH OUTFLOWS Value 5888.00 1479.20	20 TOTAL CASH INFLOWS		19109.00	19109.00
21 TOTAL HQLA 5888.00 22 TOTAL NET CASH OUTFLOWS 1479.20				Total Adjusted
22 TOTAL NET CASH OUTFLOWS 1479.20				Value
	21 TOTAL HQLA			5888.00
23 LIQUIDITY COVERAGE RATIO (%) 398.05	22 TOTAL NET CASH OUTFLOWS			1479.20
	23 LIQUIDITY COVERAGE RATIO (%)			398.05

Stateme	Statement on Liquidity Coverage Ratio by Significant Currency					
Name of the Bank/Window Bank: State Bank of India, Muscat						
Position	for the month of	31.12.20	23			
		(Amount currency)		n foreign currency-specify		
	HQLAs		Unweighted amount a	Weighted amount b		
1	Total Level 1 assets	3	4	4		
2	Total Level 2A asse	ets				
3	Total adjusted Le assets	vel 2 A		0		
4	Total Level 2 B asse	ets	0	0		
5	Total adjusted L assets	evel 2B		0		
6	Total Stock of HQLAs (adjusted) [1b+3b+5b]			4		
A	Total expected inflo	ws	275.00			
В	Total expected cash	n outflows	13500.00			
	ludlavia na strista il t					
С	Inflows restricted to 25% of outflows	3375.00				
D	Net Cash outflows	3375.00				

Foreign Currency Liquidity
Coverage Ratio (%)