

Statement on Liquidity Coverage Ratio

Report for the month of:-December, 2023

Bank:State Bank of India, Muscat

(RO '000)

Stock of HQLA		Factor	Unweighted amount	Weighted amount
Level 1 assets				
1	Coins and bank notes	100%	174	174
2	Qualifying central bank reserves	100%	5714	5714
3	Qualifying marketable securities from sovereigns, central banks, PSEs and multilateral development banks	100%	0	0
4	Domestic sovereign or Central Bank debt for non-0% risk weighted sovereigns	100%	0	0
5	Total Level 1 assets		5888	5888
Level 2A				
6	Sovereign, CB, PSE, multilateral development banks assets (qualifying for 20% risk weighing)	85%	0	0
7	Qualifying Corporate debt securities AA- or higher	85%	0	0
8	Qualifying Covered bonds AA- or higher	85%	0	0
9	Total Level 2A		0	0
Level 2B				
10	Qualifying RMBS	75%		0
11	Qualifying corporate debt securities, rated between A+ and BBB-	50%		0
12	Qualifying common equity shares	50%	0	0
13	Total Level 2B (maximum 15% of HQLA)		0	0
14	Total level 2 assets (Maximum 40% of HQLA)		0	0
15	Total Stock of high quality liquid assets		5888	5888
Cash outflows				
A. Retail Deposits (Customer Deposits)				
Demand Deposits + Term Deposits with residual maturity upto 30 days				
16	...Stable deposits (deposit insurance scheme meets addl criteria)	3%		0
17	- Stable Deposits	5%	365	18
18	- Less Stable retail Deposits	10%	0	0
19	Term Deposits with residual maturity of more than 30 days	0%	10725	0
B. Unsecured Wholesale Funding				
20	Demand and term deposits (less than 30 days) -stable deposits	5%	2480	124
21	Less Stable deposits	10%	0	0
22	Non financial corporates, sovereigns, central banks and PSE	40%	0	0
23	...If entire portion covered by deposit insurance	20%	0	0
24	Cooperative banks in an institutional network (qualifying deposits with with the centralised institution)	25%		0
25	Other legal entity customers	100%	5198	5198
26	Operational deposits generated by clearing, custody and cash management activities	25%	206	52
27Portion covered by deposit insurance	5%	0	0

C. Secured Funding				0
28	Secured funding transactions with a central bank or backed by Level I assets with any counterparty	0	0	0
29	Secured funding transactions backed by Level 2A assets with any counterparty	15%	0	0
30	Secured funding transactions backed by non level 1 or non level 2A assets with domestic Sovereign, domestic PSE, multilateral development banks as a counterparty	25%	0	0
31	Backed by RMBS eligible for inclusion in level 2B	25%	0	0
32	Backed by other level 2B assets	50%	0	0
33	All other secured funding transactions	100%	0	0
D. Additional Requirements				0
34	Liquidity needs (e.g. collateral calls) related to financing transactions, derivatives and other contracts, downgrade of up to 3 notches	100%	0	0
35	Market valuation changes on derivatives (largest absolute net 30 day collateral flows realised during preceding 24 months-look back approach)	100%	0	0
36	Valuation changes on non-level 1 posted collateral securing derivatives	20%	0	0
37	Excess collateral held by a bank related to derivative transactions contractually callable at any time by its counterparty	100%	0	0
38	Liquidity needs related to collateral contractually due from reporting bank on derivative transactions	100%	0	0
39	Increased Liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets	100%	0	0
40	Liabilities maturing from SPV's, ABCP's and SIV's etc. (applied to maturing amounts and returnable assets)	100%	0	0
41	Asset backed securities (including covered bonds) applied to maturing amounts	100%	0	0
Currently undrawn portion of credit lines				0
42	(i) Retail and small business	5%	0	0
43	(ii) Non Financial corporates, Sovereign, CB, PSEs, multilateral development banks credit facility	10%	2421	242
44	(iii) Non Financial corporates, Sovereign, CB, PSEs, multilateral development banks - liquidity facility	30%	0	0
45	(iv) Banks subject to prudential supervision	40%	0	0
46	(v) Other Financial Institutions credit	40%	0	0
47	(vi) Other Financial institutions-liquidity	100%	0	0
48	(vii) Other Legal entity customers, credit and liquidity facilities	100%	0	0
49	Other contingent funding liabilities (L/cs, LGs)	5%	5659	283
50	Trade finance	5%	0	0
51	Customer short positions covered by other customers' collateral	50%	0	0
52	Any Other outflows	100%	0	0
53	Total cash outflows		27054	5917

Cash Inflows				
Maturing secured lending transactions backed by following collateral:-				
54	Level 1 assets	0%	5888	0
55	Level 2A assets	15%	0	0
56	Level 2B assets-eligible RMBS	25%	0	0
57Other assets	50%	0	0
58	Margin lending backed by all other collaterals	50%	0	0
59	All other assets	100%	434	434
60	Amts to be received from retail counterparties	50%	0	0
61	Amounts to be received from non financial wholesale counterparties from transactions other than those listed.	50%	0	0
62	Amounts to be received from financial institutions and central banks from transactions other than those listed	100%	-	0
63	Credit or liquidity facilities provided to the reporting bank	0%	0	0
64	Operational deposits held at other financial institutions	0%	671	0
65	Other contractual cash inflows	100%	18675	18675
66	Net derivatives cash inflows	100%	0	0
67	Total cash inflows		25668	19109
68	75% of outflows			4438
69	Inflows restricted to 75% of outflows			4438
70	Net cash Outflow			1479
71	LCR (%)			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		
TOTAL		

(add more rows if needed)

2 Memorandum item no. 2

Investments in securities representing claims on or guaranteed by sovereigns, central banks, PSEs and MDBs

Sr.No. banks, PSEs or multilateral development banks

Amount

2.1 Names of Sovereigns

(i)	NIL	
(ii)		
(iii)		
(iv)		
Total		

2.2 Public Sector Entities

(i)	NIL	
(ii)		
(iii)		
(iv)		
Total		

2.3 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)

Available stable funding	Associated factor	Unweighted amount	Weighted amount
Tier 1 capital	100%	29695	29695
Tier 2 capital (excluding Tier 2 instruments with 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

HQLA encumbered for a period of six months or more and less than one year	50%	0	0
Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%	0	0
Deposits held at other financial institutions for operational purposes	50%	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 and small business customers, and loans to sovereigns and PSEs	50%	19072	9536
Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	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 weight of less than or equal to 35% under the Standardised Approach	65%	0	0
Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85%	0	0
Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions.	85%	1090	926.5
Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85%	0	0
Physical traded commodities, including gold	85%	0	0
All assets that are encumbered for a period of one year or more	100%	0	0
NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100%	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 deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	100%	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 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)			
Total Required Stable Funding (A+B)		137036	97149
NSFR (%)			126.31

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LCR Common Disclosure Template for the period ending:

		(RO '000)	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1 Total High Quality Liquid Assets (HQLA)			5888
Cash Outflows			
2 Retail deposits and deposits from small business customers, of which:		365.00	18.25
3 Stable deposits		365	18
4 Less stable deposits		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
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			1479.20
23 LIQUIDITY COVERAGE RATIO (%)			398.05

Statement on Liquidity Coverage Ratio by Significant Currency			
Name of the Bank/Window		Bank: State Bank of India, Muscat	
Position for the month of		31.12.2023	
		(Amount in thousands in foreign currency-specify currency)USD	
	HQLAs	Unweighted amount	Weighted amount
		a	b
1	Total Level 1 assets	4	4
2	Total Level 2A assets		
3	Total adjusted Level 2 A assets		0
4	Total Level 2 B assets	0	0
5	Total adjusted Level 2B assets		0
6	Total Stock of HQLAs (adjusted) [1b+3b+5b]		4
A	Total expected inflows	275.00	
B	Total expected cash outflows	13500.00	
C	Inflows restricted to 25% of outflows	3375.00	
D	Net Cash outflows	3375.00	
E	Foreign Currency Liquidity Coverage Ratio (%)		0.12

0.12