SMFG Grihashakti

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Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended September 30 2026

(₹ in Lakhs)

	Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
HIGH QUALITY LIQUID ASSETS			
1	Cash on hand	9	9
2	Balances in current account	6,108	6,108
3	Government securities	23,021	23,021
	TOTAL	**29,138**	**29,138**
CASH OUTFLOWS			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	6,942	7,984
6	Secured wholesale funding	20,393	23,452
7	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
8	Other contractual funding obligations	3,956	4,549
9	Other contingent funding obligations	31,382	36,089
	TOTAL	**62,673**	**72,074**
CASH INFLOWS			
10	Secured lending	-	-
11	Inflows from fully performing exposures	58,475	43,857
12	Other cash inflows	1,48,255	1,11,191
	TOTAL	**2,06,730**	**1,55,048**
			Total Adjusted Value
13	**TOTAL HQLA**		**29,138**
14	**TOTAL NET CASH OUTFLOWS**		**18,018**
15	**LIQUIDITY COVERAGE RATIO (%)**		**162%**

Notes:

1 The average weighted and unweighted amounts are calculated taking average based on daily observation for the captioned quarter.

2 Weighted values have been calculated after the application of respective haircuts (for HQLA) and LCR is calculated before and after applying the stress factors on inflows and outflows.

3 During the quarter, the company has maintained the HQLA (average) of ₹ 29,138 lakhs.

4 Total net cash outflow is total cash outflow less, 75% of total cash outflow or total cash inflow whichever is less.