

## **SBI GROUP: DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2018**

The RBI through a supplementary guideline issued on March 31, 2015 had stipulated the implementation of LCR at a consolidated level from January 1, 2016. Accordingly, SBI Group has been computing the Consolidated LCR.

The entities covered in the Group LCR are SBI and eight Overseas Banking Subsidiaries. Bank SBI Botswana Ltd, Commercial Indo Bank LLC, Moscow, Nepal SBI Bank Ltd., State Bank of India (California) Ltd, SBI Canada Bank, State Bank of India (Mauritius) Ltd, Bank SBI Indonesia and SBI(UK) Ltd.

SBI Group LCR is 140.09 % as on 30<sup>th</sup> June,2018 based on average of three months April, May, and June 2018 as under:

(Rs in Crore)

<b>LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>					
		<b>Quarter ended Jun,30 2018</b>		<b>Quarter ended Mar,31 2018</b>	
<b>LCR COMPONENTS</b>		<b>Total Unweighted Value (Average)**</b>	<b>Total Weighted Value (Average)</b>	<b>Total Unweighted Value (Average)**</b>	<b>Total Weighted Value (Average)</b>
<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>					
1	<b>Total High-Quality Liquid Assets(HQLA)</b>		6,95,753		6,77,442
<b>CASH OUTFLOWS</b>					
2	<b>Retail Deposits and deposits from small business customers, of which:</b>				
(i)	<b>Stable deposits</b>	3,06,889	15,344	2,80,782	14,039
(ii)	<b>Less Stable Deposits</b>	17,67,538	1,76,754	17,58,364	1,75,836
3	<b>Unsecured wholesale funding, of which:</b>				
(i)	<b>Operational deposits (all counterparties)</b>	1,109	277	177	44
(ii)	<b>Non-operational deposits (all counterparties)</b>	6,03,745	3,43,707	5,58,884	3,29,566
(iii)	<b>Unsecured debt</b>	0	0	0	0
4	<b>Secured wholesale funding</b>	21,070	0	30,209	184
5	<b>Additional requirements, of which</b>			0.00	
(i)	<b>Outflows related to derivative exposures and other collateral requirements</b>	1,62,715	1,62,715	1,50,912	1,50,912
(ii)	<b>Outflows related to loss of funding on debt products</b>	0	0	0	0
(iii)	<b>Credit and liquidity facilities</b>	27,445	5,024	44,693	6,877
6	<b>Other contractual funding obligations</b>	30,017	30,017	40,639	40,639
7	<b>Other contingent funding obligations</b>	5,65,635	20,822	5,65,427	20,718
8	<b>TOTAL CASH OUTFLOWS</b>	34,86,173	7,54,660	34,30,087	7,38,817
<b>CASH INFLOWS</b>					
9	<b>Secured lending (e.g. Reverse repos)</b>	5,168	1	7,076	1
10	<b>Inflows from fully performing exposures</b>	2,47,101	2,26,566	2,23,818	2,03,448
11	<b>Other cash inflows</b>	39,476	31,447	39,889	29,867
12	<b>TOTAL CASH INFLOWS</b>	2,91,745	2,58,014	2,70,783	2,33,316
13	<b>TOTAL HQLA</b>		6,95,753		6,77,442
14	<b>TOTAL NET CASH OUTFLOWS</b>		4,96,646		5,05,501
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>140.09%</b>		<b>134.01%</b>

\*\*Monthly Average of 3 months data considered for Overseas Banking Subsidiaries and Daily Average considered for SBI (Solo).

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Bank has sufficient liquidity cover to meet its likely future short-term requirements.