

DISCLOSURE ON CONSOLIDATED NET STABLE FUNDING RATIO (NSFR) AS ON 30.06.2022

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from December 2021 quarter and accordingly, NSFR has been computed at Group level.

The entities covered in the Group NSFR are SBI and seven Overseas Banking Subsidiaries. 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 NSFR comes to 117.56% as on 30th June 2022 which is above the minimum regulatory requirement of 100%.

Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The Required stable funding (RSF) of a specific group is a function of the liquidity characteristics and residual maturities of the various assets held by that group as well as those of its Off-Balance Sheet (OBS) exposures.

NET STABLE FUNDING RATIO											
STATE BANK OF INDIA GROUP											
Statement for the Quarter Ending	30th JUNE 2022					31st March 2022					
(Rs.in Crore)	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
ASF Item											
1	Capital: (2+3)	6,686	0	0	3,94,351	4,01,037	6,635	0	0	3,79,507	3,86,142
2	Regulatory capital	6,686	0	0	3,87,714	3,94,400	6,635	0	0	3,73,153	3,79,788
3	Other capital instruments	0	0	0	6,637	6,637	0	0	0	6,354	6,354
4	Retail deposits and deposits from small business customers: (5+6)	13,74,462	4,81,599	5,03,217	4,59,211	25,80,202	13,46,773	5,02,664	4,77,824	4,42,070	25,35,002
5	Stable deposits	4,24,987	1,54,224	1,66,366	1,25,666	8,27,681	4,05,981	1,62,966	1,60,670	1,22,468	8,09,481
6	Less stable deposits	9,49,475	3,27,376	3,36,851	3,33,545	17,52,521	9,40,792	3,39,697	3,17,154	3,19,603	17,25,521
7	Wholesale funding: (8+9)	2,27,392	3,04,676	2,79,976	3,00,421	6,79,938	2,62,924	3,63,436	2,16,679	3,21,659	7,14,269
8	Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	0	0	0	0	0	0	0	0	0	0
9	Other wholesale funding	2,27,392	3,04,676	2,79,976	3,00,421	6,79,938	2,62,924	3,63,436	2,16,679	3,21,659	7,14,269
10	Other liabilities: (11+12)	8,95,653	1,30,825	22,232	27,490	0	8,62,915	1,13,639	40,700	19,370	0
11	NSFR derivative liabilities	153	0	0	1,044	0	67	0	0	0	0
12	All other liabilities and equity not included in the above categories	8,95,500	1,30,825	22,232	26,446	0	8,62,847	1,13,639	40,700	19,370	0
13	Total ASF (1+4+7+10)	25,04,192	9,17,099	8,05,426	11,81,473	36,61,178	24,79,248	9,79,739	7,35,203	11,62,606	36,35,413
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)	4,467	1,338	825	2,617	71,043	3,616	1,522	671	2,748	72,858
15	Deposits held at other financial institutions for operational purposes	21,173	28,188	583	2,994	26,470	23,024	51,633	662	3,270	39,294
16	Performing loans and securities: (17+18+19+21+23)	5,065	6,74,295	2,61,937	7,49,905	9,42,516	6,233	6,17,584	3,16,722	7,64,940	9,64,637
17	Performing loans to financial institutions secured by Level 1 HQLA	0	2,170	0	0	217	0	482	0	0	48
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	1,23,710	0	0	18,557	0	96,753	0	0	14,513
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	5,48,415	2,61,937	3,62,979	6,41,102	0	5,20,349	3,16,722	3,57,699	6,51,032
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	2	0	3,62,912	2,35,894	0	0	0	3,57,645	2,32,469
21	Performing residential mortgages, of which:	0	0	0	2,72,916	1,81,425	0	0	0	2,81,748	1,87,078
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	2,68,747	1,78,716	0	0	0	2,77,726	1,84,463
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	5,065	0	0	1,14,010	1,01,214	6,233	0	0	1,25,492	1,11,966
24	Other assets: (sum of rows 25 to 29)	9,62,908	82,835	5,424	11,91,237	20,50,043	9,76,145	89,766	2,943	11,08,236	19,65,295
25	Physical traded commodities, including gold	0	0	0	0	0	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	28	0	0	0	1,065	0	0	0	0	1,042
27	NSFR derivative assets	1	417	0	0	418	20	4,647	0	0	4,667
28	NSFR derivative liabilities before deduction of variation margin posted	0	5,177	315	1,794	7,286	1	1,814	1,454	928	4,196
29	All other assets not included in the above categories	9,62,879	77,241	5,109	11,89,444	20,41,275	9,76,125	83,304	1,489	11,07,308	19,55,390
30	Off-balance sheet items	0	6,62,872	0	0	24,147	0	6,95,109	0	0	25,601
31	Total RSF (14+15+16+24+30)	0	0	0	0	31,14,218	0	0	0	0	30,67,686
32	Net Stable Funding Ratio (%)					117.56%					118.51%

In accordance with RBI guidelines vide circular No. RBI/2017-18/178, DBR.BP.BC.No.106/21.04.098/2017-18 dated 17-May-2018, the quarter end observations are presented