

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 30.06.2023

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 and accordingly, LCR has been computed at Group level.

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

SBI Group LCR comes to 147.83% as on 30th June 2023 based on average of three months April, May and June 2023, which is above the minimum regulatory requirement of 100%.

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.

Group Liquidity Coverage Ratio (LCR) as on quarter ended 30.06.2023 (April-June, 2023)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group		(INR in Crs)			
		Quarter ended June 30, 2023		Quarter ended March 31, 2023	
GLCR COMPONENTS		Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	Total High Quality Liquid Assets(HQLA)		13,18,645		12,25,975
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,32,369	46,618	9,16,870	45,844
	(ii) Less Stable Deposits	21,53,165	2,15,317	21,19,665	2,11,966
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	246	61	227	57
	(ii) Non-operational deposits(all counterparties)	11,41,412	6,63,575	10,52,154	6,09,695
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	62,148	561	1,38,072	366
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	3,58,820	3,58,820	3,92,411	3,92,411
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	87,089	20,170	82,077	14,673
6	Other contractual funding obligations	52,525	52,525	47,126	47,126
7	Other contingent funding obligations	9,28,795	37,103	7,96,945	30,779
8	TOTAL CASH OUTFLOWS	57,16,568	13,94,749	55,45,546	13,52,917
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	27,901	0	15,796	0
10	Inflows from fully performing exposures	4,93,482	4,59,482	5,17,534	4,82,562
11	Other cash inflows	55,733	43,240	54,979	43,671
12	TOTAL CASH INFLOWS	5,77,116	5,02,722	5,88,310	5,26,233
13	TOTAL HQLA		13,18,645		12,25,975
14	TOTAL NET CASH OUTFLOWS		8,92,026		8,26,684
15	LIQUIDITY COVERAGE RATIO(%)		147.83%		148.30%

** Monthly average of 3 months data considered for Overseas Banking Subsidiaries and daily average considered for SBI(Solo).