

## DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.03.2020

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 comes out to 144.09% as on 31<sup>st</sup> March 2020 based on average of three months January, February and March, 2020.

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.

LCR DISCLOSURE as on Quarter ended 31.03.2020 (January-March, 2020)												
<b>LIQUIDITY COVERAGE RATIO</b>												
State Bank of India Group												
	Quarter ended March 31, 2020		Quarter ended December 31, 2019		Quarter ended September 30, 2019		Quarter ended June 30, 2019		Quarter ended March 31, 2019			
LCR Components	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)		
<b>High Quality Liquid Assets</b>												
1	Total High Quality Liquid Assets(HQLA)		897,905	860,122	781,476	717,540	701,837					
<b>Cash Outflows</b>												
2	Retail Deposits and deposits from small business customers, of which:											
(i)	Stable deposits	323,204	16,160	337,819	16,891	336,278	16,814	332,633	16,632	330,107	16,505	
(ii)	Less Stable Deposits	2,039,846	203,985	2,002,188	200,219	1,927,051	192,705	1,890,551	189,055	1,859,217	185,922	
3	Unsecured wholesale funding, of which:											
(i)	Operational deposits(all counterparties)	882	220	939	235	822	205	1,024	256	1,333	333	
(ii)	Non-operational deposits(all counterparties)	729,630	443,520	686,540	406,511	679,780	405,906	667,367	398,988	637,579	375,202	
(iii)	Unsecured debt	0	0	0	0	0	0	0	0	0	0	
4	Secured wholesale funding		1,721	87	128	0	163	0	23,601	9	72,120	54
5	Additional requirements, of which											
(i)	Outflows related to derivative exposures and other collateral requirements	156,243	156,243	139,379	139,379	136,480	136,480	156,236	156,236	170,834	170,834	
(ii)	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0	0	0	
(iii)	Credit and liquidity facilities	44,002	7,007	48,086	7,707	44,661	7,409	44,642	7,334	41,230	6,839	
6	Other contractual funding obligations		36,069	36,069	34,086	34,086	32,662	32,662	31,404	31,404	36,556	36,556
7	Other contingent funding obligations		558,222	20,021	568,053	20,308	548,431	19,576	555,308	20,017	574,764	21,000
8	<b>TOTAL CASH OUTFLOWS</b>		<b>3,889,820</b>	<b>883,313</b>	<b>3,817,217</b>	<b>825,335</b>	<b>3,706,328</b>	<b>811,757</b>	<b>3,702,767</b>	<b>819,930</b>	<b>3,723,741</b>	<b>813,245</b>
<b>Cash Inflows</b>												
9	Secured lending(eg. Reverse repos)		48,756	0	41,132	0	42,876	0	6,415	0	7,938	0
10	Inflows from fully performing exposures		246,736	224,450	215,832	198,971	206,377	188,101	225,721	206,750	244,205	224,094
11	Other cash inflows		43,430	35,712	51,102	43,069	53,894	45,051	50,368	42,344	38,892	31,972
12	<b>Total Cash Inflows</b>		<b>338,922</b>	<b>260,162</b>	<b>308,066</b>	<b>242,039</b>	<b>303,148</b>	<b>233,152</b>	<b>282,504</b>	<b>249,094</b>	<b>291,034</b>	<b>256,066</b>
13	<b>TOTAL HQLA</b>		<b>897,905</b>	<b>860,122</b>	<b>781,476</b>	<b>717,540</b>	<b>701,837</b>					
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>623,152</b>	<b>583,296</b>	<b>578,605</b>	<b>570,836</b>	<b>557,179</b>					
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>144.09%</b>	<b>147.46%</b>	<b>135.06%</b>	<b>125.70%</b>	<b>125.96%</b>					

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

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