

## **DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2021**

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 160.02% as on 30<sup>th</sup> June 2021 based on average of three months April, May and June, 2021.

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.

<b>GROUP LCR DISCLOSURE TEMPLATE AS ON QUARTER ENDED 30.06.2021 (APRIL-JUNE, 2021)</b>					
<b>GROUP LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>					
		<b>Quarter ended June 30, 2021</b>		<b>Quarter ended March 31, 2021</b>	
<b>GLCR 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	Total High Quality Liquid Assets(HQLA)		1,168,393		1,171,796
<b>CASH OUTFLOWS</b>					
2	Retail Deposits and deposits from small business customers, of which:				
(i)	Stable deposits	857,321	42,866	837,619	41,881
(ii)	Less Stable Deposits	1,789,453	178,945	1,758,476	175,848
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits(all counterparties)	182	46	920	230
(ii)	Non-operational deposits(all counterparties)	945,679	563,525	886,157	543,301
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	112,528	943	140,383	1,428
5	Additional requirements, of which				
(i)	Outflows related to derivative exposures and other collateral requirements	212,526	212,526	153,055	153,055
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	46,239	8,783	44,886	8,251
6	Other contractual funding obligations	31,741	31,741	40,907	40,907
7	Other contingent funding obligations	602,047	21,368	612,100	22,068
8	<b>TOTAL CASH OUTFLOWS</b>	<b>4,597,715</b>	<b>1,060,743</b>	<b>4,474,505</b>	<b>986,968</b>
<b>CASH INFLOWS</b>					
9	Secured lending(eg. Reverse repos)	101,723	0	146,720	0
10	Inflows from fully performing exposures	313,594	285,384	242,807	214,517
11	Other cash inflows	52,015	45,192	42,301	35,739
12	<b>TOTAL CASH INFLOWS</b>	<b>467,333</b>	<b>330,576</b>	<b>431,828</b>	<b>250,255</b>
13	<b>TOTAL HQLA</b>		<b>1,168,393</b>		<b>1,171,796</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>730,167</b>		<b>736,713</b>
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>160.02%</b>		<b>159.06%</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.