

## **DISCLOSURE ON CONSOLIDATED GROUP LIQUIDITY COVERAGE RATIO AS ON 30.09.2024**

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 (7) 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 and One Non-Banking Subsidiary (NBS) - SBI Cards and Payment Services Ltd.

SBI Group LCR comes to 130.00% as on 30th September 2024 based on average of three months July, August and September 2024, 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.

<b>Group Liquidity Coverage Ratio (LCR) as on quarter ended 30.09.2024 (July-September, 2024)</b>					
<b>LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>			<b>(INR in Crs)</b>		
		<b>Quarter ended September 30, 2024</b>		<b>Quarter ended June 30, 2024</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)		13,74,090		13,13,366
<b>CASH OUTFLOWS</b>					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	10,11,622	50,581	9,98,648	49,932
	(ii) Less Stable Deposits	24,39,519	2,43,952	23,67,879	2,36,788
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	202	50	236	59
	(ii) Non-operational deposits(all counterparties)	13,13,662	7,69,776	12,67,200	7,43,740
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	71,304	4,637	1,70,852	5,873
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	3,78,385	3,78,385	4,76,584	4,76,584
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	1,17,471	36,306	1,18,426	36,329
6	Other contractual funding obligations	69,557	69,557	61,308	61,308
7	Other contingent funding obligations	9,41,293	37,434	9,46,956	37,806
<b>8</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>63,43,016</b>	<b>15,90,679</b>	<b>64,08,089</b>	<b>16,48,419</b>
<b>CASH INFLOWS</b>					
9	Secured lending(eg. Reverse repos)	1,790	0	3,833	0
10	Inflows from fully performing exposures	5,16,548	4,70,269	6,05,673	5,62,834
11	Other cash inflows	72,810	63,417	79,601	67,338
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>5,91,148</b>	<b>5,33,686</b>	<b>6,89,106</b>	<b>6,30,172</b>
<b>13</b>	<b>TOTAL HQLA</b>		<b>13,74,090</b>		<b>13,13,366</b>
<b>14</b>	<b>TOTAL NET CASH OUTFLOWS</b>		<b>10,56,993</b>		<b>10,18,247</b>
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>130.00%</b>		<b>128.98%</b>

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

The LCR data of SBI Cards and Payment Services Ltd. has been included in GLCR to align with the extant regulatory guidelines.

**Note:** The above figures have been compiled based on the management certified figures of Overseas Banking Subsidiaries (which have not been subject to review/audit), SBI Cards and Payment Services Ltd. and relevant records of State Bank of India (Solo).