

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.03.2023

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 148.30% as on 31st March 2023 based on average of three months January, February and March 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 31.03.2023 (January-March, 2023)											
LIQUIDITY COVERAGE RATIO											
State Bank of India Group											
(INR in Crs)											
GLCR COMPONENTS	Quarter ended March 31, 2023		Quarter ended December 31, 2022		Quarter ended September 30, 2022		Quarter ended June 30, 2022		Quarter ended March 31, 2022		
	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)	
HIGH QUALITY LIQUID ASSETS (HQLA)											
1	Total High Quality Liquid Assets(HQLA)		12,25,975		11,85,275		12,21,055		12,01,176		11,32,828
CASH OUTFLOWS											
2	Retail Deposits and deposits from small business customers, of which:										
(i)	Stable deposits	9,16,870	45,844	8,77,353	43,868	8,85,495	44,275	8,62,268	43,113	8,63,104	43,155
(ii)	Less Stable Deposits	21,19,665	2,11,966	19,81,341	1,98,134	19,69,089	1,96,909	19,05,186	1,90,519	18,77,488	1,87,749
3	Unsecured wholesale funding, of which:										
(i)	Operational deposits(all counterparties)	227	57	259	65	838	210	245	61	213	53
(ii)	Non-operational deposits(all counterparties)	10,52,154	6,09,695	11,38,101	7,24,162	11,66,171	7,33,083	11,29,875	6,88,187	10,36,748	6,32,558
(iii)	Unsecured debt	0	0	0	0	0	0	0	0	0	0
4	Secured wholesale funding	1,38,072	366	1,60,384	1,228	1,45,100	1,001	1,66,988	429	1,76,737	156
5	Additional requirements, of which										
(i)	Outflows related to derivative exposures and other collateral requirements	3,92,411	3,92,411	4,21,042	4,21,042	4,30,733	4,30,733	4,83,693	4,83,693	4,01,387	4,01,387
(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	82,077	14,673	57,500	9,708	67,599	13,038	53,719	9,169	50,247	8,719
6	Other contractual funding obligations	47,126	47,126	42,920	42,920	41,634	41,634	41,218	41,218	39,315	39,315
7	Other contingent funding obligations	7,96,945	30,779	6,55,329	23,496	6,50,746	23,180	6,34,329	22,565	6,39,545	22,668
8	TOTAL CASH OUTFLOWS	55,45,546	13,52,917	53,34,229	14,64,621	53,57,406	14,84,062	52,77,520	14,78,954	50,84,784	13,35,760
CASH INFLOWS											
9	Secured lending(eg. Reverse repos)	15,796	0	11,056	0	27,428	0	92,946	0	75,185	0
10	Inflows from fully performing exposures	5,17,534	4,82,562	5,48,427	5,14,666	5,58,824	5,20,994	6,03,646	5,72,192	5,10,004	4,80,116
11	Other cash inflows	54,979	43,671	51,752	41,001	49,947	40,517	45,927	38,961	44,508	36,457
12	TOTAL CASH INFLOWS	5,88,310	5,26,233	6,11,235	5,55,667	6,36,198	5,61,511	7,42,519	6,11,153	6,29,697	5,16,572
13	TOTAL HQLA		12,25,975		11,85,275		12,21,055		12,01,176		11,32,828
14	TOTAL NET CASH OUTFLOWS		8,26,684		9,08,954		9,22,552		8,67,801		8,19,188
15	LIQUIDITY COVERAGE RATIO(%)		148.30%		130.40%		132.36%		138.42%		138.29%

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