

## DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2020

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 151.30% as on 30<sup>th</sup> June 2020 based on average of three months April, May and June, 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 30.06.2020 (April-June, 2020)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group		(INR in Crs)			
		Quarter ended June 30, 2020		Quarter ended March 31, 2020	
LCR 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)		1,085,295		897,905
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
(i)	Stable deposits	331,542	16,577	323,204	16,160
(ii)	Less Stable Deposits	2,168,538	216,854	2,039,846	203,985
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits(all counterparties)	1,049	262	882	220
(ii)	Non-operational deposits(all counterparties)	822,780	493,240	729,630	443,520
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	7,828	7,401	1,721	87
5	Additional requirements, of which				
(i)	Outflows related to derivative exposures and other collateral requirements	118,217	118,217	156,243	156,243
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	40,442	6,931	44,002	7,007
6	Other contractual funding obligations	45,669	45,669	36,069	36,069
7	Other contingent funding obligations	556,140	20,059	558,222	20,021
8	<b>TOTAL CASH OUTFLOWS</b>	<b>4,092,204</b>	<b>925,210</b>	<b>3,889,820</b>	<b>883,313</b>
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	159,755	0	48,756	0
10	Inflows from fully performing exposures	191,340	177,579	246,736	224,450
11	Other cash inflows	34,965	30,325	43,430	35,712
12	<b>TOTAL CASH INFLOWS</b>	<b>386,059</b>	<b>207,904</b>	<b>338,922</b>	<b>260,162</b>
13	<b>TOTAL HQLA</b>		<b>1,085,295</b>		<b>897,905</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>717,306</b>		<b>623,152</b>
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>151.30%</b>		<b>144.09%</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.