

## **DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.09.2017**

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 seven 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, and Bank SBI Indonesia.

SBI Group LCR comes out to 139.10 % as on 30<sup>th</sup> September, 2017 based on average of three months July, August, and September 2017 as under:

(Rs in Crore)

<b>LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>					
		<b>Quarter ended Sept 30, 2017</b>		<b>Quarter ended June 30, 2017</b>	
<b>LCR 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	<b>Total High-Quality Liquid Assets(HQLA)</b>		6,60,869		6,24,950
<b>CASH OUTFLOWS</b>					
2	<b>Retail Deposits and deposits from small business customers, of which:</b>				
(i)	<b>Stable deposits</b>	2,46,200	12,310	2,36,582	11,830
(ii)	<b>Less Stable Deposits</b>	17,34,387	1,73,439	16,88,268	1,68,827
3	<b>Unsecured wholesale funding, of which:</b>				
(i)	<b>Operational deposits (all counterparties)</b>	89	22	79	19
(ii)	<b>Non-operational deposits (all counterparties)</b>	5,63,068	3,35,048	5,82,760	3,41,749
(iii)	<b>Unsecured debt</b>	0	0	0	0
4	<b>Secured wholesale funding</b>	7,981	96	3,621	101
5	<b>Additional requirements, of which</b>	0.00		0.00	
(i)	<b>Outflows related to derivative exposures and other collateral requirements</b>	1,40,940	1,40,940	1,51,400	1,51,400
(ii)	<b>Outflows related to loss of funding on debt products</b>	0	0	0	0
(iii)	<b>Credit and liquidity facilities</b>	43,110	7,359	60,948	8,777
6	<b>Other contractual funding obligations</b>	34,352	34,352	29,411	29,411
7	<b>Other contingent funding obligations</b>	5,29,544	19,137	5,46,593	19,900
8	<b>TOTAL CASH OUTFLOWS</b>	32,99,670	7,22,703	32,99,662	7,32,014
<b>CASH INFLOWS</b>					
9	<b>Secured lending (e.g. Reverse repos)</b>	53,173	1	54,139	0
10	<b>Inflows from fully performing exposures</b>	2,30,026	2,09,832	2,40,145	2,15,072
11	<b>Other cash inflows</b>	48,819	37,767	40,470	30,989
12	<b>TOTAL CASH INFLOWS</b>	3,32,019	2,47,600	3,34,754	2,46,061
13	<b>TOTAL HQLA</b>		6,60,869		6,24,950
14	<b>TOTAL NET CASH OUTFLOWS</b>		4,75,103		4,85,953
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>139.10%</b>		<b>128.60%</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.