

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2019

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 125.70% as on 30th June, 2019 based on average of three months April, May and June 2019.

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 TEMPLATE AS ON QUARTER ENDED 30.06.2019 (April-June, 2019)

LIQUIDITY COVERAGE RATIO					
State Bank of India Group			(INR in Crs)		
		Quarter ended June 30, 2019		Quarter ended March 31, 2019	
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)		7,17,540		7,01,837
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	3,32,633	16,632	3,30,107	16,505
	(ii) Less Stable Deposits	18,90,551	1,89,055	18,59,217	1,85,922
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	1,024	256	1,333	333
	(ii) Non-operational deposits(all counterparties)	6,67,367	3,98,988	6,37,579	3,75,202
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	23,601	9	72,120	54
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	1,56,236	1,56,236	1,70,834	1,70,834
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	44,642	7,334	41,230	6,839
6	Other contractual funding obligations	31,404	31,404	36,556	36,556
7	Other contingent funding obligations	5,55,308	20,017	5,74,764	21,000
8	TOTAL CASH OUTFLOWS	37,02,767	8,19,930	37,23,741	8,13,245
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	6,415	0	7,938	0
10	Inflows from fully performing exposures	2,25,721	2,06,750	2,44,205	2,24,094
11	Other cash inflows	50,368	42,344	38,892	31,972
12	TOTAL CASH INFLOWS	2,82,504	2,49,094	2,91,034	2,56,066
13	TOTAL HQLA		7,17,540		7,01,837
14	TOTAL NET CASH OUTFLOWS		5,70,836		5,57,179
15	LIQUIDITY COVERAGE RATIO(%)		125.70%		125.96%

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

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