

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 30.09.2023

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 146.43% as on 30th September 2023 based on average of three months July, August and September 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 30.09.2023 (July-September, 2023)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group			(INR in Crs)		
		Quarter ended September 30, 2023		Quarter ended June 30, 2023	
GLCR 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)		14,18,242		13,18,645
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,53,708	47,685	9,32,369	46,618
	(ii) Less Stable Deposits	22,07,929	2,20,793	21,53,165	2,15,317
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	216	53	246	61
	(ii) Non-operational deposits(all counterparties)	12,22,809	7,10,853	11,41,412	6,63,575
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	42,282	997	62,148	561
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	3,64,624	3,64,624	3,58,820	3,58,820
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	1,08,542	34,105	87,089	20,170
6	Other contractual funding obligations	53,493	53,493	52,525	52,525
7	Other contingent funding obligations	9,33,228	37,392	9,28,795	37,103
8	TOTAL CASH OUTFLOWS	58,86,830	14,69,996	57,16,568	13,94,749
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	33,127	0	27,901	0
10	Inflows from fully performing exposures	4,92,349	4,56,021	4,93,482	4,59,482
11	Other cash inflows	59,743	45,410	55,733	43,240
12	TOTAL CASH INFLOWS	5,85,218	5,01,432	5,77,116	5,02,722
13	TOTAL HQLA		14,18,242		13,18,645
14	TOTAL NET CASH OUTFLOWS		9,68,564		8,92,026
15	LIQUIDITY COVERAGE RATIO(%)		146.43%		147.83%

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