

## DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.03.2019

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 125.96% as on 31st March, 2019 based on average of three months January, February and March 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.

<b>LIQUIDITY COVERAGE RATIO</b>												
State Bank of India Group												
	Quarter ended March 31, 2019		Quarter ended December 31, 2018		Quarter ended September 30, 2018		Quarter ended June 30, 2018		Quarter ended March 31, 2018			
	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)		
<b>LCR Components</b>												
<b>High Quality Liquid Assets</b>												
1	Total High Quality Liquid Assets(HQLA)		7,01,837	7,32,641	7,41,584	6,95,753	6,77,442					
<b>Cash Outflows</b>												
2	Retail Deposits and deposits from small business customers, of which:											
(i)	Stable deposits	3,30,107	16,505	3,27,747	16,387	3,12,981	15,649	3,06,889	15,344	2,80,782	14,039	
(ii)	Less Stable Deposits	18,59,217	1,85,922	18,31,275	1,83,127	17,99,879	1,79,988	17,67,538	1,76,754	17,58,364	1,75,836	
3	Unsecured wholesale funding, of which:											
(i)	Operational deposits(all counterparties)	1,333	333	1,048	262	888	222	1,109	277	177	44	
(ii)	Non-operational deposits(all counterparties)	6,37,579	3,75,202	6,09,736	3,48,144	6,14,172	3,49,945	6,03,745	3,43,707	5,58,884	3,29,566	
(iii)	Unsecured debt	0	0	0	0	0	0	0	0	0	0	
4	Secured wholesale funding		72,120	54	68,811	2	29,843	27	21,070	0	30,209	184
5	Additional requirements, of which											
(i)	Outflows related to derivative exposures and other collateral requirements	1,70,834	1,70,834	1,65,954	1,65,954	1,54,142	1,54,142	1,62,715	1,62,715	1,50,912	1,50,912	
(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	41,230	6,839	33,689	5,729	30,693	5,430	27,455	5,024	44,693	6,877	
6	Other contractual funding obligations		36,556	36,556	35,568	35,568	27,999	27,999	30,017	30,017	40,639	40,639
7	Other contingent funding obligations		5,74,764	21,000	5,81,286	21,219	5,68,430	20,750	5,65,635	20,822	5,65,427	20,718
8	<b>TOTAL CASH OUTFLOWS</b>		<b>37,23,741</b>	<b>8,13,245</b>	<b>36,55,114</b>	<b>7,76,393</b>	<b>35,39,028</b>	<b>7,54,152</b>	<b>34,86,173</b>	<b>7,54,660</b>	<b>34,30,087</b>	<b>7,38,817</b>
<b>Cash Inflows</b>												
9	Secured lending(eg. Reverse repos)		7,938	0	4,098	0	3,121	0	5,168	1	7,076	1
10	Inflows from fully performing exposures		2,44,205	2,24,094	2,39,904	2,22,117	2,21,519	2,03,818	2,47,101	2,26,566	2,23,818	2,03,448
11	Other cash inflows		38,892	31,972	42,924	34,827	43,323	34,226	39,476	31,447	39,889	29,867
12	<b>Total Cash Inflows</b>		<b>2,91,034</b>	<b>2,56,066</b>	<b>2,86,926</b>	<b>2,56,945</b>	<b>2,67,962</b>	<b>2,38,043</b>	<b>2,91,745</b>	<b>2,58,014</b>	<b>2,70,783</b>	<b>2,33,316</b>
13	<b>TOTAL HQLA</b>			<b>7,01,837</b>		<b>7,32,641</b>		<b>7,41,584</b>		<b>6,95,753</b>		<b>6,77,442</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>			<b>5,57,179</b>		<b>5,19,448</b>		<b>5,16,109</b>		<b>4,96,646</b>		<b>5,05,501</b>
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>			<b>125.96%</b>		<b>141.04%</b>		<b>143.69%</b>		<b>140.09%</b>		<b>134.01%</b>

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