

## DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.12.2019

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 147.46% as on 31<sup>st</sup> December 2019 based on average of three months October, November and December, 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 31.12.2019 (October-December, 2019)

<b>LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>			<b>(INR In Crs)</b>		
		<b>Quarter ended December 31, 2019</b>		<b>Quarter ended September 30, 2019</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	Total High Quality Liquid Assets(HQLA)		8,60,122		7,81,476
<b>CASH OUTFLOWS</b>					
2	Retail Deposits and deposits from small business customers, of which:				
(i)	Stable deposits	3,37,819	16,891	3,36,278	16,814
(ii)	Less Stable Deposits	20,02,188	2,00,219	19,27,051	1,92,705
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits(all counterparties)	939	235	822	205
(ii)	Non-operational deposits(all counterparties)	6,86,540	4,06,511	6,79,780	4,05,906
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	128	0	163	0
5	Additional requirements, of which				
(i)	Outflows related to derivative exposures and other collateral requirements	1,39,379	1,39,379	1,36,480	1,36,480
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	48,086	7,707	44,661	7,409
6	Other contractual funding obligations	34,086	34,086	32,662	32,662
7	Other contingent funding obligations	5,68,053	20,308	5,48,431	19,576
8	<b>TOTAL CASH OUTFLOWS</b>	<b>38,17,217</b>	<b>8,25,335</b>	<b>37,06,328</b>	<b>8,11,757</b>
<b>CASH INFLOWS</b>					
9	Secured lending(eg. Reverse repos)	41,132	0	42,876	0
10	Inflows from fully performing exposures	2,15,832	1,98,971	2,06,377	1,88,101
11	Other cash inflows	51,102	43,069	53,894	45,051
12	<b>TOTAL CASH INFLOWS</b>	<b>3,08,066</b>	<b>2,42,039</b>	<b>3,03,148</b>	<b>2,33,152</b>
13	<b>TOTAL HQLA</b>		<b>8,60,122</b>		<b>7,81,476</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>5,83,296</b>		<b>5,78,605</b>
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>147.46%</b>		<b>135.06%</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.