

DISCLOSURE ON CONSOLIDATED NET STABLE FUNDING RATIO (NSFR) AS ON 30.09.2022

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from December 2021 quarter and accordingly, NSFR has been computed at Group level.

The entities covered in the Group NSFR are SBI and seven Overseas Banking Subsidiaries. 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 NSFR comes to 115.97% as on 30th September 2022 which is above the minimum regulatory requirement of 100%.

Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The Required stable funding (RSF) of a specific group is a function of the liquidity characteristics and residual maturities of the various assets held by that group as well as those of its Off-Balance Sheet (OBS) exposures.

NET STABLE FUNDING RATIO										
STATE BANK OF INDIA GROUP										
Statement for the Quarter Ending (Rs.in Crore)	30th September 2022					30th JUNE 2022				
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item										
1 Capital: (2+3)	6,753	0	0	4,09,747	4,16,499	6,686	0	0	3,94,351	4,01,037
2 Regulatory capital	6,753	0	0	4,02,822	4,09,575	6,686	0	0	3,87,714	3,94,400
3 Other capital instruments	0	0	0	6,925	6,925	0	0	0	6,637	6,637
4 Retail deposits and deposits from small business customers: (5+6)	13,94,631	4,63,638	5,34,836	4,82,741	26,32,653	13,74,462	4,81,599	5,03,217	4,59,211	25,80,202
5 Stable deposits	4,37,039	1,47,740	1,73,889	1,29,183	8,43,459	4,24,987	1,54,224	1,66,366	1,25,666	8,27,681
6 Less stable deposits	9,57,592	3,15,898	3,60,947	3,53,558	17,89,194	9,49,475	3,27,376	3,36,851	3,33,545	17,52,521
7 Wholesale funding: (8+9)	2,37,633	3,42,314	3,23,741	2,96,919	7,23,334	2,27,392	3,04,676	2,79,976	3,00,421	6,79,938
8 Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	0	0	0	0	0	0	0	0	0	0
9 Other wholesale funding	2,37,633	3,42,314	3,23,741	2,96,919	7,23,334	2,27,392	3,04,676	2,79,976	3,00,421	6,79,938
10 Other liabilities: (11+12)	8,95,462	1,18,578	29,604	20,706	0	8,95,653	1,30,825	22,232	27,490	0
11 NSFR derivative liabilities	325	0	0	1,375	0	153	0	0	1,044	0
12 All other liabilities and equity not included in the above categories	8,95,137	1,18,578	29,604	19,331	0	8,95,500	1,30,825	22,232	26,446	0
13 Total ASF (1+4+7+10)	25,34,478	9,24,530	8,88,181	12,10,113	37,72,486	25,04,192	9,17,099	8,05,426	11,81,473	36,61,178
RSF Item										
14 Total NSFR high-quality liquid assets (HQLA)	6,778	1,645	1,144	2,540	74,784	4,467	1,338	825	2,617	71,043
15 Deposits held at other financial institutions for operational purposes	25,767	35,976	912	3,852	33,254	21,173	28,188	583	2,994	26,470
16 Performing loans and securities: (17+18+19+21+23)	5,846	7,52,626	2,52,110	7,08,528	9,51,134	5,065	6,74,295	2,61,937	7,49,905	9,42,516
17 Performing loans to financial institutions secured by Level 1 HQLA	0	715	0	0	72	0	2,170	0	0	217
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	1,19,861	0	0	17,979	0	1,23,710	0	0	18,557
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	6,32,050	2,52,110	3,36,413	6,60,746	0	5,48,415	2,61,937	3,62,979	6,41,102
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	72	0	3,36,325	2,18,659	0	2	0	3,62,912	2,35,894
21 Performing residential mortgages, of which:	0	0	0	2,65,530	1,76,771	0	0	0	2,72,916	1,81,425
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	2,61,092	1,73,887	0	0	0	2,68,747	1,78,716
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	5,846	0	0	1,06,585	95,566	5,065	0	0	1,14,010	1,01,214
24 Other assets: (sum of rows 25 to 29)	10,08,153	66,319	1,797	12,59,942	21,67,983	9,62,908	82,835	5,424	11,91,237	20,50,043
25 Physical traded commodities, including gold	0	0	0	0	0	0	0	0	0	0
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	136	0	0	0	1,207	28	0	0	0	1,065
27 NSFR derivative assets	0	1,777	0	0	1,777	1	417	0	0	418
28 NSFR derivative liabilities before deduction of variation margin posted	2	4,756	1,031	2,643	8,432	0	5,177	315	1,794	7,286
29 All other assets not included in the above categories	10,08,014	59,787	766	12,57,298	21,56,567	9,62,879	77,241	5,109	11,89,444	20,41,275
30 Off-balance sheet items	0	6,97,535	0	0	25,857	0	6,62,872	0	0	24,147
31 Total RSF (14+15+16+24+30)	0	0	0	0	32,53,011	0	0	0	0	31,14,218
32 Net Stable Funding Ratio (%)					115.97%					117.56%

In accordance with RBI guidelines vide circular No. RBI/2017-18/178, DBR.BP.BC.No.106/21.04.098/2017-18 dated 17-May-2018, the quarter end observations are presented.