

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 30.06.2024

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 (7) 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 128.98% as on 30th June 2024 based on average of three months April, May and June 2024, 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 30.06.2024 (April-June, 2024)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group					
(INR in Crs)					
		Quarter ended June 30, 2024		Quarter ended March 31, 2024	
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)		13,13,366		13,33,091
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,98,648	49,932	9,83,580	49,179
	(ii) Less Stable Deposits	23,67,879	2,36,788	23,07,011	2,30,701
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	236	59	225	56
	(ii) Non-operational deposits(all counterparties)	12,67,200	7,43,740	12,76,114	7,49,851
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	1,70,852	5,873	1,56,781	8,952
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	4,76,584	4,76,584	4,13,228	4,13,228
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	1,18,426	36,329	1,20,142	36,444
6	Other contractual funding obligations	61,308	61,308	58,389	58,389
7	Other contingent funding obligations	9,46,956	37,806	9,52,861	38,103
8	TOTAL CASH OUTFLOWS	64,08,089	16,48,419	62,68,331	15,84,903
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	3,833	0	4,445	0
10	Inflows from fully performing exposures	6,05,673	5,62,834	5,43,472	4,98,808
11	Other cash inflows	79,601	67,338	80,505	65,532
12	TOTAL CASH INFLOWS	6,89,106	6,30,172	6,28,422	5,64,340
13	TOTAL HQLA		13,13,366		13,33,091
14	TOTAL NET CASH OUTFLOWS		10,18,247		10,20,563
15	LIQUIDITY COVERAGE RATIO(%)		128.98%		130.62%

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