

## **DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.09.2021**

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 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 LCR comes out to 160.08% as on 30<sup>th</sup> September 2021 based on average of three months July, August and September, 2021.

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 LCR DISCLOSURE TEMPLATE AS ON QUARTER ENDED 30.09.2021 (July-September, 2021)

<b>LIQUIDITY COVERAGE RATIO</b>					
<b>State Bank of India Group</b>			<b>(INR in Crs)</b>		
		<b>Quarter ended September 30, 2021</b>		<b>Quarter ended June 30, 2021</b>	
<b>GLCR 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)		12,24,707		11,68,393
<b>CASH OUTFLOWS</b>					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	8,62,161	43,108	8,57,321	42,866
	(ii) Less Stable Deposits	18,20,108	1,82,011	17,89,453	1,78,945
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	167	42	182	46
	(ii) Non-operational deposits(all counterparties)	9,69,609	5,93,180	9,45,679	5,63,525
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	1,02,032	971	1,12,528	943
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	2,51,550	2,51,550	2,12,526	2,12,526
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	47,147	9,162	46,239	8,783
6	Other contractual funding obligations	33,925	33,925	31,741	31,741
7	Other contingent funding obligations	6,02,932	21,504	6,02,047	21,368
8	<b>TOTAL CASH OUTFLOWS</b>	<b>46,89,631</b>	<b>11,35,454</b>	<b>45,97,715</b>	<b>10,60,743</b>
<b>CASH INFLOWS</b>					
9	Secured lending(eg. Reverse repos)	1,16,529	0	1,01,723	0
10	Inflows from fully performing exposures	3,46,439	3,18,022	3,13,594	2,85,384
11	Other cash inflows	60,338	52,386	52,015	45,192
12	<b>TOTAL CASH INFLOWS</b>	<b>5,23,306</b>	<b>3,70,407</b>	<b>4,67,333</b>	<b>3,30,576</b>
13	<b>TOTAL HQLA</b>		<b>12,24,707</b>		<b>11,68,393</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>7,65,046</b>		<b>7,30,167</b>
15	<b>LIQUIDITY COVERAGE RATIO(%)</b>		<b>160.08%</b>		<b>160.02%</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.