

## **DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.03.2016**

The RBI through supplementary guidelines 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 the six Domestic Banking Entities and seven Overseas Banking Subsidiaries viz. State Bank of India, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Mysore, State Bank of Travancore, 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 and PT Bank SBI Indonesia.

SBI Group LCR comes out to 77.21% as on 31/03/2016 based on average of three months as under:

<b>LCR COMPONENTS</b>		<b>Total Unweighted Value(Average)</b>	<b>Total Weighted Value(Average)</b>
(Rs in Crore)			
<b>HIGH QUALITY LIQUID ASSETS(HQLA)</b>			
1	Total High Quality Liquid Assets(HQLA)		325539
<b>CASH OUTFLOWS</b>			
2	Retail Deposits and deposits from small business customers, of which:		
(i)	Stable deposits	242670	12134
(ii)	Less Stable Deposits	1419909	141991
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits(all counterparties)	4540	1127
(ii)	Non-operational deposits(all counterparties)	494122	287505
(iii)	Unsecured debt	0	0
4	Secured wholesale funding	66768	5872
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	99420	99420
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	218045	33777
6	Other contractual funding obligations	22415	22415
7	Other contingent funding obligations	453671	17154
<b>8</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>3021560</b>	<b>621395</b>
<b>CASH INFLOWS</b>			
9	Secured lending(eg. Reverse repos)	1440	331
10	Inflows from fully performing exposures	185061	157195
11	Other cash inflows	55503	42258
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>242004</b>	<b>199784</b>
13	TOTAL HQLA		325539
14	TOTAL NET CASH OUTFLOWS		421611
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>77.21%</b>

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 Group has sufficient liquidity cover to meet its likely future short term requirements.