

DISCLOSURE ON CONSOLIDATED GROUP LIQUIDITY COVERAGE RATIO AS ON 31.12.2024

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 and One Non-Banking Subsidiary (NBS) - SBI Cards and Payment Services Ltd.

SBI Group LCR comes to **136.30%** as on **31st December 2024** based on average of three months October, November and December 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 31.12.2024 (Oct-Dec, 2024)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group			(INR in Crs)		
		Quarter ended December 31, 2024		Quarter ended September 30, 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)		14,36,833		13,74,090
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	10,24,762	51,238	10,11,622	50,581
	(ii) Less Stable Deposits	24,83,064	2,48,306	24,39,519	2,43,952
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	233	58	202	50
	(ii) Non-operational deposits(all counterparties)	12,98,638	7,57,723	13,13,662	7,69,776
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	86,248	5,315	71,304	4,637
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	3,91,641	3,91,641	3,78,385	3,78,385
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	1,27,910	40,390	1,17,471	36,306
6	Other contractual funding obligations	78,069	78,069	69,557	69,557
7	Other contingent funding obligations	9,71,446	38,650	9,41,293	37,434
8	TOTAL CASH OUTFLOWS	64,62,010	16,11,390	63,43,016	15,90,679
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	286	0	1,790	0
10	Inflows from fully performing exposures	5,40,316	4,91,118	5,16,548	4,70,269
11	Other cash inflows	76,450	66,116	72,810	63,417
12	TOTAL CASH INFLOWS	6,17,052	5,57,234	5,91,148	5,33,686
13	TOTAL HQLA		14,36,833		13,74,090
14	TOTAL NET CASH OUTFLOWS		10,54,157		10,56,993
15	LIQUIDITY COVERAGE RATIO(%)		136.30%		130.00%

** Monthly average of 3 months data considered for Overseas Banking Subsidiaries, SBI Cards and Payment Services Ltd. and daily average considered for SBI(Solo).

The LCR data of SBI Cards and Payment Services Ltd. has been included in GLCR to align with the extant regulatory guidelines.

Note: The above figures have been compiled based on the management certified figures of Overseas Banking Subsidiaries (which have not been subject to review/audit), SBI Cards and Payment Services Ltd. and relevant records of State Bank of India (Solo).