

DISCLOSURE ON CONSOLIDATED GROUP LIQUIDITY COVERAGE RATIO AS ON 30.06.2025

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 **137.86%** as on **30th June 2025** based on average of three months April, May and June 2025, 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 30.06.2025 (April-June, 2025)				
LIQUIDITY COVERAGE RATIO				
State Bank of India Group			(INR in Crs)	
	Quarter ended June 30, 2025		Quarter ended March 31, 2025	
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)		1,466,946		1,448,277
CASH OUTFLOWS				
2 Retail Deposits and deposits from small business customers, of which:				
(i) Stable deposits	1,061,058	53,053	1,038,833	51,942
(ii) Less Stable Deposits	2,613,410	261,341	2,537,396	253,740
3 Unsecured wholesale funding, of which:				
(i) Operational deposits(all counterparties)	247	61	236	59
(ii) Non-operational deposits(all counterparties)	1,311,148	753,217	1,336,968	778,177
(iii) Unsecured debt	0	0	0	0
4 Secured wholesale funding	15,324	6,767	106,919	6,352
5 Additional requirements, of which				
(i) Outflows related to derivative exposures and other collateral requirements	87,809	87,809	103,829	103,829
(ii) Outflows related to loss of funding on debt products	0	0	0	0
(iii) Credit and liquidity facilities	123,980	43,494	150,609	51,359
6 Other contractual funding obligations	65,037	65,037	71,267	71,267
7 Other contingent funding obligations	1,031,964	41,397	1,016,076	40,459
8 TOTAL CASH OUTFLOWS	6,309,977	1,312,175	6,362,133	1,357,181
CASH INFLOWS				
9 Secured lending(eg. Reverse repos)	10,900	0	691	0
10 Inflows from fully performing exposures	222,293	180,920	249,170	199,745
11 Other cash inflows	77,621	67,201	79,984	67,150
12 TOTAL CASH INFLOWS	310,814	248,121	329,845	266,895
13 TOTAL HQLA		1,466,946		1,448,277
14 TOTAL NET CASH OUTFLOWS		1,064,054		1,090,286
15 LIQUIDITY COVERAGE RATIO(%)		137.86%		132.83%

** 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).