

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.12.2022

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 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 130.40% as on 31st December 2022 based on average of three months October, November and December 2022, 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 31.12.2022 (Oct-Dec, 2022)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group		(INR in Crs)			
		Quarter ended December 31, 2022		Quarter ended September 30, 2022	
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)		11,85,275		12,21,055
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	8,77,353	43,868	8,85,495	44,275
	(ii) Less Stable Deposits	19,81,341	1,98,134	19,69,089	1,96,909
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	259	65	838	210
	(ii) Non-operational deposits(all counterparties)	11,38,101	7,24,162	11,66,171	7,33,083
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	1,60,384	1,228	1,45,100	1,001
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	4,21,042	4,21,042	4,30,733	4,30,733
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	57,500	9,708	67,599	13,038
6	Other contractual funding obligations	42,920	42,920	41,634	41,634
7	Other contingent funding obligations	6,55,329	23,496	6,50,746	23,180
8	TOTAL CASH OUTFLOWS	53,34,229	14,64,621	53,57,406	14,84,062
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	11,056	0	27,428	0
10	Inflows from fully performing exposures	5,48,427	5,14,666	5,58,824	5,20,994
11	Other cash inflows	51,752	41,001	49,947	40,517
12	TOTAL CASH INFLOWS	6,11,235	5,55,667	6,36,198	5,61,511
13	TOTAL HQLA		11,85,275		12,21,055
14	TOTAL NET CASH OUTFLOWS		9,08,954		9,22,552
15	LIQUIDITY COVERAGE RATIO(%)		130.40%		132.36%

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