

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 30.09.2022

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) Ltd, SBI Canada Bank, State Bank of India (Mauritius) Ltd, Bank SBI Indonesia and SBI (UK) Ltd.

SBI Group LCR comes to 132.36% as on 30th September 2022 based on average of three months July, August and September, 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 30.09.2022 (July-Sept, 2022)					
LIQUIDITY COVERAGE RATIO					
State Bank of India Group		(INR in Crs)			
		Quarter ended September 30, 2022		Quarter ended June 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)		12,21,055		12,01,176
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	8,85,495	44,275	8,62,268	43,113
	(ii) Less Stable Deposits	19,69,089	1,96,909	19,05,186	1,90,519
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	838	210	245	61
	(ii) Non-operational deposits(all counterparties)	11,66,171	7,33,083	11,29,875	6,88,187
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	1,45,100	1,001	1,66,988	429
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	4,30,733	4,30,733	4,83,693	4,83,693
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	67,599	13,038	53,719	9,169
6	Other contractual funding obligations	41,634	41,634	41,218	41,218
7	Other contingent funding obligations	6,50,746	23,180	6,34,329	22,565
8	TOTAL CASH OUTFLOWS	53,57,406	14,84,062	52,77,520	14,78,954
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	27,428	0	92,946	0
10	Inflows from fully performing exposures	5,58,824	5,20,994	6,03,646	5,72,192
11	Other cash inflows	49,947	40,517	45,927	38,961
12	TOTAL CASH INFLOWS	6,36,198	5,61,511	7,42,519	6,11,153
13	TOTAL HQLA		12,21,055		12,01,176
14	TOTAL NET CASH OUTFLOWS		9,22,552		8,67,801
15	LIQUIDITY COVERAGE RATIO(%)		132.36%		138.42%

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