

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.03.2022

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 138.29% as on 31st March 2022 based on average of three months January, February and March, 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 31.03.2022 (January-March, 2022)											
LIQUIDITY COVERAGE RATIO											
State Bank of India Group										(INR in Crs)	
GLCR COMPONENTS	Quarter ended March 31, 2022		Quarter ended December 31, 2021		Quarter ended September 30, 2021		Quarter ended June 30, 2021		Quarter ended March 31, 2021		
	Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)	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)		11,32,828		12,10,622		12,24,707		11,68,393		11,71,796
CASH OUTFLOWS											
2	Retail Deposits and deposits from small business customers, of which:										
	(i) Stable deposits	8,63,104	43,155	8,63,351	43,168	8,62,161	43,108	8,57,321	42,866	8,37,619	41,881
	(ii) Less Stable Deposits	18,77,488	1,87,749	18,42,354	1,84,235	18,20,108	1,82,011	17,89,453	1,78,945	17,58,476	1,75,848
3	Unsecured wholesale funding, of which:										
	(i) Operational deposits(all counterparties)	213	53	197	49	167	42	182	46	920	230
	(ii) Non-operational deposits(all counterparties)	10,36,748	6,32,558	9,81,606	5,97,336	9,69,609	5,93,180	9,45,679	5,63,525	8,86,157	5,43,301
	(iii) Unsecured debt	0	0	0	0	0	0	0	0	0	0
4	Secured wholesale funding	1,76,737	156	1,51,134	663	1,02,032	971	1,12,528	943	1,40,383	1,428
5	Additional requirements, of which										
	(i) Outflows related to derivative exposures and other collateral requirements	4,01,387	4,01,387	3,42,056	3,42,056	2,51,550	2,51,550	2,12,526	2,12,526	1,53,055	1,53,055
	(ii) Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0	0	0
	(iii) Credit and liquidity facilities	50,247	8,719	50,566	9,310	47,147	9,162	46,239	8,783	44,886	8,251
6	Other contractual funding obligations	39,315	39,315	34,397	34,397	33,925	33,925	31,741	31,741	40,907	40,907
7	Other contingent funding obligations	6,39,545	22,668	6,24,030	22,151	6,02,932	21,504	6,02,047	21,368	6,12,100	22,068
8	TOTAL CASH OUTFLOWS	50,84,784	13,35,760	48,89,692	12,33,364	46,89,631	11,35,454	45,97,715	10,60,743	44,74,505	9,86,968
CASH INFLOWS											
9	Secured lending(eg. Reverse repos)	75,185	0	1,04,007	0	1,16,529	0	1,01,723	0	1,46,720	0
10	Inflows from fully performing exposures	5,10,004	4,80,116	4,34,728	4,10,185	3,46,439	3,18,022	3,13,594	2,85,384	2,42,807	2,14,517
11	Other cash inflows	44,508	36,457	51,154	44,115	60,338	52,386	52,015	45,192	42,301	35,739
12	TOTAL CASH INFLOWS	6,29,697	5,16,572	5,89,889	4,54,299	5,23,306	3,70,407	4,67,333	3,30,576	4,31,828	2,50,255
13	TOTAL HQLA		11,32,828		12,10,622		12,24,707		11,68,393		11,71,796
14	TOTAL NET CASH OUTFLOWS		8,19,188		7,79,065		7,65,046		7,30,167		7,36,713
15	LIQUIDITY COVERAGE RATIO(%)		138.29%		155.39%		160.08%		160.02%		159.06%

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