

## DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 30.06.2025

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

Quantitative Disclosure: The following table contains unweighted and weighted values of NSFR components of SBI (Solo) as on 30<sup>th</sup> June 2025 and 31<sup>st</sup> March 2025 (i.e. quarter-end observations).

NET STABLE FUNDING RATIO											
State Bank of India										₹	
NSFR Disclosure Template											
		Position as on 30.06.2025				Weighted value	Position as on 31.03.2025				Weighted value
		Unweighted value by residual maturity					Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item											
1	Capital: (2+3)	4,70,195	6500	0	80,139	5,56,834	4,41,162	4000	2500	80,139	5,27,801
2	Regulatory capital	4,46,953	6500	0	80,139	5,33,592	4,22,254	4000	2500	80,139	5,08,893
3	Other capital instruments	23,242	0	0	0	23242	18,908	0	0	0	18908
4	Retail deposits and deposits from small business customers: (5+6)	17,37,958	6,72,419	7,93,152	6,17,156	34,93,745	16,77,856	6,60,808	7,46,907	6,10,920	33,79,552
5	Stable deposits	5,00,805	1,87,714	2,34,160	1,62,054	10,30,707	4,67,846	1,89,080	2,19,538	1,61,110	9,85,919
6	Less stable deposits	12,37,153	4,84,705	5,58,992	4,55,102	24,63,038	12,10,010	4,71,728	5,27,369	4,49,810	23,93,633
7	Wholesale funding: (8+9)	3,22,983	4,37,329	3,94,569	4,01,348	9,38,286	3,83,672	4,59,823	3,71,390	3,73,720	9,51,376
8	Operational deposits	0	0	0	0	0	0	0	0	0	0
9	Other wholesale funding	3,22,983	4,37,329	3,94,569	4,01,348	9,38,286	3,83,672	4,59,823	3,71,390	3,73,720	9,51,376
10	Other liabilities: (11+12)	6,78,488	2,49,182	700	84,188	0	7,45,918	2,77,056	14,075	51,541	0
11	NSFR derivative liabilities		177.31	391.44	162			118	730	344	
12	All other liabilities and equity not included in the above categories	6,78,488	2,49,005	308	84,025	0	7,45,918	2,76,938	13,345	51,197	0
13	Total ASF (1+4+7+10)					49,88,864					48,58,729
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					84,046					83,958
15	Deposits held at other financial institutions for operational purposes	71,243	9,333	0	-	40,288	8,525	7,201	0	-	7,863
16	Performing loans and securities: (17+18+19+21+23)	-	11,65,347	4,16,163	10,54,232	13,96,018	-	10,58,415	4,04,832	9,73,267	12,96,438
17	Performing loans to financial institutions secured by Level 1 HQLA	0	4,509	0	0	451	0	3,424	0	0	342
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	2,91,838	0	0	43,776	0	2,58,517	0	0	38,778
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	8,69,000	4,16,163	4,03,072	9,04,578	0	7,96,474	4,04,832	3,71,234	8,41,955
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	4,03,072	2,61,997	0	0	0	3,71,234	2,41,302
21	Performing residential mortgages, of which:	0	0	0	5,31,364	3,45,387	0	0	0	4,81,828	3,13,188
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	5,31,364	3,45,387	0	0	0	4,81,828	3,13,188
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	0	0	1,19,796	1,01,826	-	0	0	1,20,205	1,02,175
24	Other assets: (sum of rows 25 to 29)	9,60,040	26,731	2,522	14,98,375	22,83,613	11,93,035	33,203	1,008	15,38,912	25,54,582
25	Physical traded commodities, including gold	199.36				169	522				443
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	1,240		0	0	0	1,366
27	NSFR derivative assets		0	0	2656.17	2117		792	0	1343	1421
28	NSFR derivative liabilities before deduction of variation margin posted		177	100	284	561		113	85	272	469
29	All other assets not included in the above categories	9,59,841	26,554	2,422	14,95,435	22,79,526	11,92,513	32,298	923	15,37,297	25,50,883
30	Off-balance sheet items		11,40,374	0	0	46,826		11,56,892	0	0	47,541
31	Total RSF (14+15+16+24+30)					38,50,791					39,90,382
32	Net Stable Funding Ratio (%)					129.55%					121.76%

In accordance with the RBI guidelines vide circular No: RBI/2017-18/178, DBR.BP.BC. No.106/21.04.098/2017-18 dated 17<sup>th</sup> May 2018, quarter-end observations are presented in the template above.

The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

Bank's NSFR comes to 129.55% as at the end of Q1 FY 2025-26 and remained above the minimum regulatory requirement of 100% stipulated in the RBI guidelines effective from 01<sup>st</sup> October 2021. As on 30<sup>th</sup> June 2025, the position of Available Stable Funding (ASF) stood at ₹ 49,88,864 crore and Required Stable Funding (RSF) stood at ₹ 38,50,791 crore. The values of total ASF as on 30<sup>th</sup> June 2025 has increased, while the total RSF has decreased over 31<sup>st</sup> March 2025. ASF is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered for the NSFR. RSF of a specific institution is a function of the liquidity characteristics and residual maturities of various assets held by that institution as well as its Off-Balance Sheet (OBS) exposures.

Liquidity Management in the Bank is driven by the Bank's ALM Policy and regulatory guidelines. The Domestic and International Treasuries are reporting to the Asset Liability Management Committee (ALCO). ALCO has been empowered by the Bank's Board to formulate the funding strategies to ensure that the sources of funding are well diversified and is consistent with the operational requirements of the Bank. All major decisions of ALCO are reported to the Bank's Board at periodic intervals.

The Bank 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, which are well diversified. Management is of the view that the Bank has got sufficient liquidity to meet future contingencies.