

## **DISCLOSURE ON CONSOLIDATED GROUP LIQUIDITY COVERAGE RATIO AS ON 30.09.2025**

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 **143.08%** as on **30<sup>th</sup> September 2025** based on average of three months July, August and September 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 30.09.2025 (July-September, 2025)						
LIQUIDITY COVERAGE RATIO						
State Bank of India Group			(INR in Crs)			
			Quarter ended September 30, 2025		Quarter ended June 30, 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)			15,24,978		14,66,946
CASH OUTFLOWS						
2	Retail Deposits and deposits from small business customers, of which:					
	(i) Stable deposits		10,88,093	54,405	10,61,058	53,053
	(ii) Less Stable Deposits		27,06,252	2,70,625	26,13,410	2,61,341
3	Unsecured wholesale funding, of which:					
	(i) Operational deposits(all counterparties)		227	56	247	61
	(ii) Non-operational deposits(all counterparties)		12,79,277	7,34,534	13,11,148	7,53,217
	(iii) Unsecured debt		0	0	0	0
4	Secured wholesale funding		8,491	1,351	15,324	6,767
5	Additional requirements, of which					
	(i) Outflows related to derivative exposures and other collateral requirements		96,249	96,249	87,809	87,809
	(ii) Outflows related to loss of funding on debt products		0	0	0	0
	(iii) Credit and liquidity facilities		1,21,765	39,814	1,23,980	43,494
6	Other contractual funding obligations		71,428	71,428	65,037	65,037
7	Other contingent funding obligations		10,68,625	42,935	10,31,964	41,397
8	TOTAL CASH OUTFLOWS		64,40,405	13,11,397	63,09,977	13,12,175
CASH INFLOWS						
9	Secured lending(eg. Reverse repos)		36,782	0	10,900	0
10	Inflows from fully performing exposures		2,36,415	1,94,479	2,22,293	1,80,920
11	Other cash inflows		58,786	51,085	77,621	67,201
12	TOTAL CASH INFLOWS		3,31,983	2,45,564	3,10,814	2,48,121
13	TOTAL HQLA			15,24,978		14,66,946
14	TOTAL NET CASH OUTFLOWS			10,65,833		10,64,054
15	LIQUIDITY COVERAGE RATIO(%)			143.08%		137.86%

\*\* 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).