

DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 30.09.2025

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 30th September 2025 and 30th June 2025 (i.e. quarter-end observations).

NET STABLE FUNDING RATIO											
State Bank of India						₹ in Crore					
NSFR Disclosure Template											
		Position as on 30.09.2025					Position as on 30.06.2025				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
No maturity	< 6 months	6 months to < 1yr	≥ 1yr	No maturity	< 6 months		6 months to < 1yr	≥ 1yr			
ASF Item											
1	Capital: (2+3)	5,18,059	2500	4000	76,139	6,00,698	4,70,195	6500	0	80,139	5,56,834
2	Regulatory capital	4,94,369	2500	4000	76,139	5,77,009	4,46,953	6500	0	80,139	5,33,592
3	Other capital instruments	23,690	0	0	0	23689	23,242	0	0	0	23242
4	Retail deposits and deposits from small business customers: (5+6)	18,01,849	7,47,610	8,18,184	5,70,094	35,99,724	17,37,958	6,72,419	7,93,152	6,17,156	34,93,745
5	Stable deposits	5,23,337	2,04,992	2,38,728	1,47,322	10,58,702	5,00,805	1,87,714	2,34,160	1,62,054	10,30,707
6	Less stable deposits	12,78,512	5,42,618	5,79,456	4,22,772	25,41,022	12,37,153	4,84,705	5,58,992	4,55,102	24,63,038
7	Wholesale funding: (8+9)	3,29,589	3,88,047	4,45,595	4,47,175	9,86,233	3,22,983	4,37,329	3,94,569	4,01,348	9,38,286
8	Operational deposits	0	0	0	0	0	0	0	0	0	0
9	Other wholesale funding	3,29,589	3,88,047	4,45,595	4,47,175	9,86,233	3,22,983	4,37,329	3,94,569	4,01,348	9,38,286
10	Other liabilities: (11+12)	7,27,471	2,55,473	43,760	1,02,186	0	6,78,488	2,49,182	700	84,188	0
11	NSFR derivative liabilities		1641	701	90			177.31	391.44	162	
12	All other liabilities and equity not included in the above categories	7,27,471	2,53,832	43,059	1,02,096	0	6,78,488	2,49,005	308	84,025	0
13	Total ASF (1+4+7+10)					51,86,655					49,88,864
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					86,350					84,046
15	Deposits held at other financial institutions for operational purposes	24,094	5,229	0	-	14,661	71,243	9,333	0	-	40,288
16	Performing loans and securities: (17+18+19+21+23)	-	13,12,564	3,99,443	11,77,155	15,26,527	-	11,65,347	4,16,163	10,54,232	13,96,018
17	Performing loans to financial institutions secured by Level 1 HQLA	0	14,346	0	0	1,435	0	4,509	0	0	451
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	3,22,097	0	0	48,315	0	2,91,838	0	0	43,776
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	9,76,121	3,99,443	5,10,188	10,19,404	0	8,69,000	4,16,163	4,03,072	9,04,578
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	5,10,188	3,31,622	0	0	0	4,03,072	2,61,997
21	Performing residential mortgages, of which:	0	0	0	5,47,741	3,56,032	0	0	0	5,31,364	3,45,387
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	5,47,741	3,56,032	0	0	0	5,31,364	3,45,387
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	0	0	1,19,226	1,01,341	-	0	0	1,19,796	1,01,826
24	Other assets: (sum of rows 25 to 29)	10,95,443	45,023	2,218	14,49,684	23,83,065	9,60,040	26,731	2,522	14,98,375	22,83,613
25	Physical traded commodities, including gold	463				393	199.36				169
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	1,240		0	0	0	1,240
27	NSFR derivative assets		166	47	3029	811		0	0	2656.17	2117
28	NSFR derivative liabilities before deduction of variation margin posted		246	86	413	745		177	100	284	561
29	All other assets not included in the above categories	10,94,980	44,611	2,085	14,46,242	23,79,876	9,59,841	26,554	2,422	14,95,435	22,79,526
30	Off-balance sheet items		12,18,669	0	0	50,182		11,40,374	0	0	46,826
31	Total RSF (14+15+16+24+30)					40,60,785					38,50,791
32	Net Stable Funding Ratio (%)					127.73%					129.55%

In accordance with the RBI guidelines vide circular No: RBI/2017-18/178, DBR.BP.BC. No.106/21.04.098/2017-18 dated 17th 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 127.73% as at the end of Q2 FY 2025-26 and remained above the minimum regulatory requirement of 100% stipulated in the RBI guidelines effective from 01st October 2021. As on 30th September 2025, the position of Available Stable Funding (ASF) stood at ₹ 51,86,655 crore and Required Stable Funding (RSF) stood at ₹ 40,60,785 crore. The values of total ASF & RSF as on 30th September 2025 has increased over 30th June 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.