

The Listing Department,  
BSE Limited,  
Phiroje Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,  
Mumbai – 400001

The Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor, 'G' Block,  
Bandra Kurla Complex, Bandra (East),  
Mumbai – 400051

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2025-26/298

08.08.2025

Madam / Sir,

**Press Release on the Financial Results for the quarter ended 30.06.2025**

In compliance with the provisions of Regulation 30 read with Part A of Schedule III and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit the Press Release on Financial Results of the Bank for the quarter ended 30.06.2025.

Yours faithfully,



(Aruna N. Dak)  
DGM (Compliance & Company Secretary)

## Press Release

**Q1FY26 RESULTS****Highlights****Profitability**

- Net Profit for Q1FY26 stands at **₹19,160 crores** witnessing a growth of 12.48% YoY.
- **Operating Profit** for Q1FY26 grew by 15.49% YoY to **₹30,544 crores**.
- Bank's **ROA** and **ROE** for Q1FY26 stand at 1.14% and 19.70% respectively
- Net Interest Income (**NII**) for Q1FY26 decreased by 0.13% YoY.
- Whole Bank and Domestic **NIM** for Q1FY26 stand at 2.90% and 3.02% respectively.

**Balance Sheet**

- **Whole Bank Advances** growth at 11.61% YoY with **Domestic Advances** growing by 11.06% YoY. **Whole Bank Advances** at ₹42.5 Lakh crores.
- **Foreign Offices' Advances** grew by 14.81% YoY.
- **SME Advances** grew by 19.10% YoY, followed by **Agri Advances** which grew by 12.67% YoY while **Retail Personal Advances** and **Corporate Advances** registered YoY growth of 12.56% and 5.70% respectively.
- **Whole Bank Deposits** grew by 11.66% YoY. **CASA Deposit** grew by 8.05% YoY. CASA ratio stands at 39.36% as on 30<sup>th</sup> June 25.

**Asset Quality**

- **Gross NPA ratio** at 1.83% improved by 38 bps YoY.
- **Net NPA ratio** at 0.47% improved by 10 bps YoY.
- **Provision Coverage Ratio (PCR)** stands at 74.49% while **PCR (incl. AUCA)** stands at 91.71%.
- **Slippage Ratio** for Q1FY26 improved by 9 bps YoY and stands at 0.75%.
- **Credit Cost** for Q1FY26 stands at 0.47%.

**Capital Adequacy**

- Capital Adequacy Ratio (**CAR**) as at the end of Q1FY26 stands at 14.63%.

**Alternate Channels**

- 66% of SB accounts acquired digitally through YONO in Q1FY26.
- Share of Alternate Channels in total transactions increased from ~98.2% in Q1FY25 to ~98.6% in Q1FY26.

### Key Summary of Q1FY26 Results

₹ in Crores	Q1FY25	Q4FY25	Q1FY26	YoY %	QoQ %
<b>Profit &amp; Loss</b>					
Interest Income	1,11,526	1,19,666	1,17,996	5.80	-1.40
Interest Expenses	70,401	76,892	76,923	9.27	0.04
Net Interest Income	41,125	42,775	41,072	-0.13	-3.98
NIM, % (Domestic)	3.35	3.15	3.02	-33 bps	-13 bps
Operating Profit	26,449	31,286	30,544	15.49	-2.37
Loan loss provisions	4,518	3,964	4,934	9.21	24.46
<b>Profit after tax</b>	<b>17,035</b>	<b>18,643</b>	<b>19,160</b>	<b>12.48</b>	<b>2.78</b>

₹ in Crores	Jun 24	Mar 25	Jun 25	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Gross advances</b>	<b>38,12,087</b>	<b>42,20,703</b>	<b>42,54,516</b>	<b>11.61</b>	<b>0.80</b>
Domestic Corporate	11,38,579	12,40,592	12,03,430	5.70	-3.00
Domestic Retail Personal	13,68,045	15,06,477	15,39,878	12.56	2.22
Of which: Home loans	7,39,581	8,30,763	8,50,856	15.05	2.42
<b>Deposits</b>	<b>49,01,726</b>	<b>53,82,190</b>	<b>54,73,254</b>	<b>11.66</b>	<b>1.69</b>
Domestic CASA	19,14,440	20,65,161	20,68,527	8.05	0.16
Domestic Term Deposits	27,89,510	31,01,702	31,86,346	14.23	2.73
CASA Ratio (%)	40.70	39.97	39.36	-134 bps	-61 bps
GNPA	84,226	76,880	78,040	-7.34	1.51
NNPA	21,555	19,667	19,908	-7.64	1.23

Ratios (%)	Q1FY25	Q4FY25	Q1FY26	YoY, bps	QoQ, bps
<b>Asset Quality</b>					
GNPA	2.21	1.82	1.83	-38	1
NNPA	0.57	0.47	0.47	-10	0
PCR (with AUCA)	91.76	92.08	91.71	-5	-37
PCR (without AUCA)	74.41	74.42	74.49	8	7
Slippage Ratio	0.84	0.42	0.75	-9	33
Credit Cost	0.48	0.39	0.47	-1	8
<b>Capital Ratios</b>					
CET-1 ratio	10.25	10.81	11.10	85	29
Tier-1 ratio	11.78	12.11	12.45	67	34
CAR	13.86	14.25	14.63	77	38