

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 30th 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 %
Profit & Loss					
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
<i>NIM, % (Domestic)</i>	<i>3.35</i>	<i>3.15</i>	<i>3.02</i>	<i>-33 bps</i>	<i>-13 bps</i>
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
Profit after tax	17,035	18,643	19,160	12.48	2.78

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