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

BSE SCRIP Code: 500112

The Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, C / 1, 'G' Block,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051

NSE SCRIP Code: SBIN

CC/S&B/AND/2025-26/297

08.08.2025

Madam / Sir,

Presentation for Analysts / Investors interaction on 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 presentation for Analysts / Investors on financial results of the Bank for the quarter ended 30.06.2025.

The analyst presentation is available on the website of the Bank under the link:

https://sbi.co.in/web/investor-relations/analyst-presentation

Yours faithfully,

ARUNA N DAK
Digitally signed by ARUNA N DAK
Date: 2025.08.08 13:21:14 +05'30'

भारतीय स्टेट बैंक / S.B.I.
शेयर एवं बाण्ड विभाग
Shares & Bonds Dept.
कारपोरेट केंद्र/CORPORATE CENTRE

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

Quarterly Results Q1FY26

ANALYST PRESENTATION 08.08.2025

SBI Life Apne Liye. Apno Ke Liye. | SBI card | SBI FUNDS MANAGEMENT LIMITED | SBI general INSURANCE SURAKSHA AUR BHAROSA DONO | SBI CAPS Complete Investment Banking Solutions

Safe Harbor

Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.

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Executive Summary

Key trends in Q1FY26

Net Profit	**Net Profit at ₹ 19,160 crores with a YoY growth of 12.48%** *Driven by efficiency in Operating income and contained Operating expenses*
Liability franchise	**Sustained domestic market share of over 22%, driven by reach, trust and adding value to customers** *Deposits cross **₹ 54 lakh crore;** Current account balances up **30.69% YoY***
Credit growth	**Up 11.61% YoY; growth across business lines** *Whole Bank Advances at **₹ 42.5 lakh crore**; domestic credit to deposit ratio at **68.88%***
Industry leading asset quality outcomes	**Contained credit cost at 0.47% for the quarter, GNPA Ratio at 1.83%, NNPA Ratio at 0.47%** *Slippage ratio at 0.75%; YoY improvement in slippage ratio*
Well provided for Stressed Book	**PCR at 74.49%** *Net NPA at ₹ 19,908 crores; additional provisions of ₹ 30,345 crores not included in PCR*
Digital Banking	**98.6% transactions through alternate channels** ***9.04 crore** registered users on YONO, **66%** of savings account opened through **YONO in Q1FY26***

Performance Highlights

Key performance indicators

Profitability

Net Profit in Q1FY26 stands at **₹19,160 crores** with a YoY growth of 12.48%

Operating Profit crosses ₹30K crore at **₹30,544 crores**

ROA at **1.14%** for Q1FY26

ROE at **19.70%** for Q1FY26

Whole Bank NIM at **2.90%** for Q1FY26

Domestic NIM at **3.02%** for Q1FY26

Business growth continues

Whole Bank advances cross **₹42.5 trillion**

11.61% YoY Growth in Advances

Robust retail advances growth YoY, led by SME 19.10%, Agri 12.67% and Retail Per 12.56%

Whole Bank deposits cross **₹54 trillion**

11.66% YoY Growth in Deposits

30.69% YoY Growth in Current Account

Asset quality

Sustained outcomes

Gross NPA at **1.83%**

Net NPA at **0.47%**

Credit Cost for Q1FY26 at **0.47%**

Well provided Stressed Book

PCR at **74.49%**

PCR (incl. AUCA) at **91.71%**

Total non-NPA provisions (not included in PCR) at **₹30,345 crores** which are ~152% of Net NPAs at the end of Q1FY26

Digital Leadership

98.6% transactions through alternate channels

Digital leadership in Debit card spends, ATMs, value & no. of Mobile Banking transactions

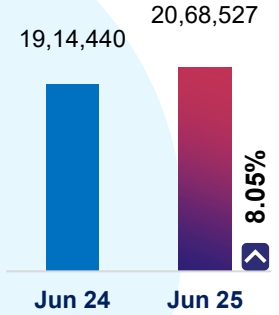
YONO driving digital agenda of the Bank with **9.04 crore** registered customers

Key indicators

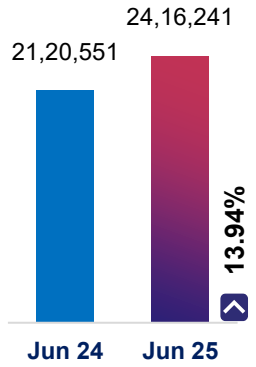
₹ in Crores

		Quarter Ended		YoY Growth
		Q1FY25	Q1FY26	
Profit & Loss (₹ in Crores)	Net Interest Income	41,125	41,072	*-0.13%*
	Net Interest Margin – Whole Bank (%)	3.22	2.90	*-32 bps*
	Net Interest Margin – Domestic (%)	3.35	3.02	*-33 bps*
	Operating Profit	26,449	30,544	*15.49%*
	Net Profit	17,035	19,160	*12.48%*
Key Ratios (in %)	Credit Cost	0.48	0.47	*-1 bp*
	Gross NPA	2.21	1.83	*-38 bps*
	Net NPA	0.57	0.47	*-10 bps*
	PCR (Incl. AUCA)	91.76	91.71	*-5 bps*
	PCR	74.41	74.49	*8 bps*
	Capital Adequacy	13.86	14.63	*77 bps*
Balance Sheet (₹ in Crores)	Gross Advances	38,12,087	42,54,516	*11.61%*
	Total Deposits	49,01,726	54,73,254	*11.66%*

CASA

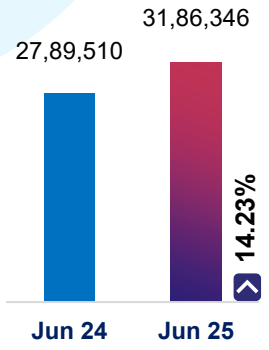


RAM Advances

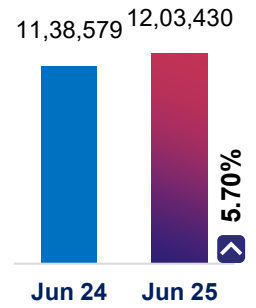


Return on Assets (%)

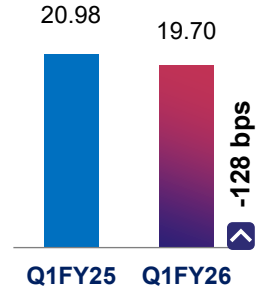
Term Deposits



Corporate Advances



Return on Equity (%)



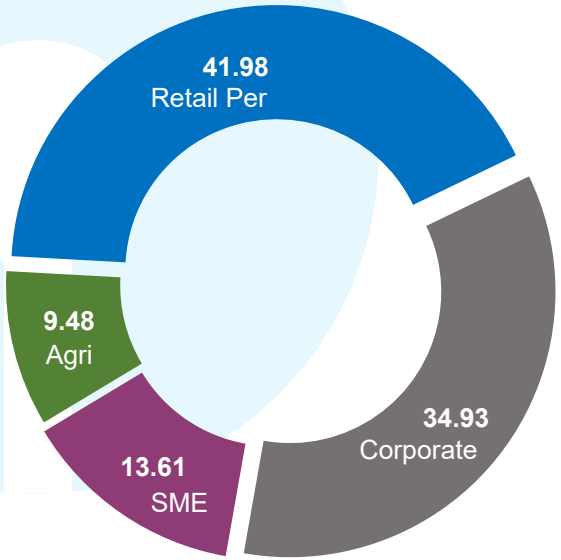
Credit growth

₹ in Crores

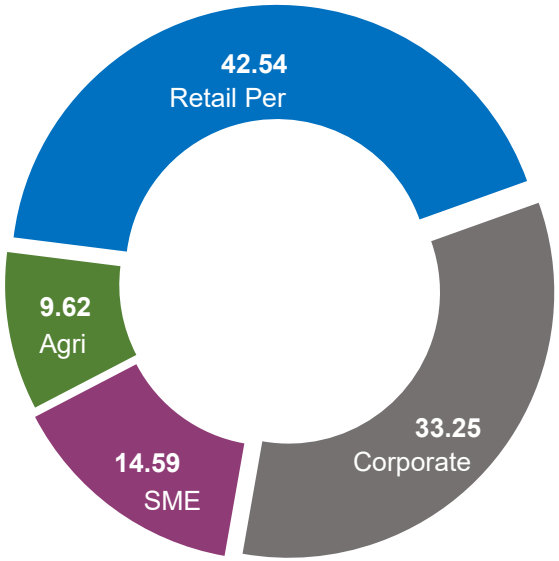
Segment	Jun 2024	Jun 2025	YoY Growth (%)
Retail Personal	13,68,045	15,39,878	12.56
Agri	3,09,094	3,48,267	12.67
SME	4,43,412	5,28,095	19.10
Corporate	11,38,579	12,03,430	5.70
Domestic Advances	**32,59,130**	**36,19,671**	**11.06**
Foreign Offices Advances	5,52,957	6,34,845	14.81
Total Whole Bank Advances	**38,12,087**	**42,54,516**	**11.61**

Share of Domestic Advances

Jun 24 (%)



Jun 25 (%)



Credit growth - Retail Personal Banking

As on Jun 2025

Leadership across all segments

Retail Personal Portfolio of **~₹15.4** lakh crores

3 - year CAGR at **~14%**

Jun 25: **~42.5%** of Dom. Adv.

	O/S, ₹ in crores	YoY Growth, %	GNPA, %
Home Loans	8,50,856	15.05	0.73
Auto Loans	1,27,102	8.06	0.45
Xpress Credit	3,46,757	0.34	1.21
Personal Gold Loans	63,484	79.15	0.09
Other P Seg Loans	1,51,679	16.83	0.65

As per latest available data, Bank's market share in Home loans is 27.7% & in Auto loans is 19.3%

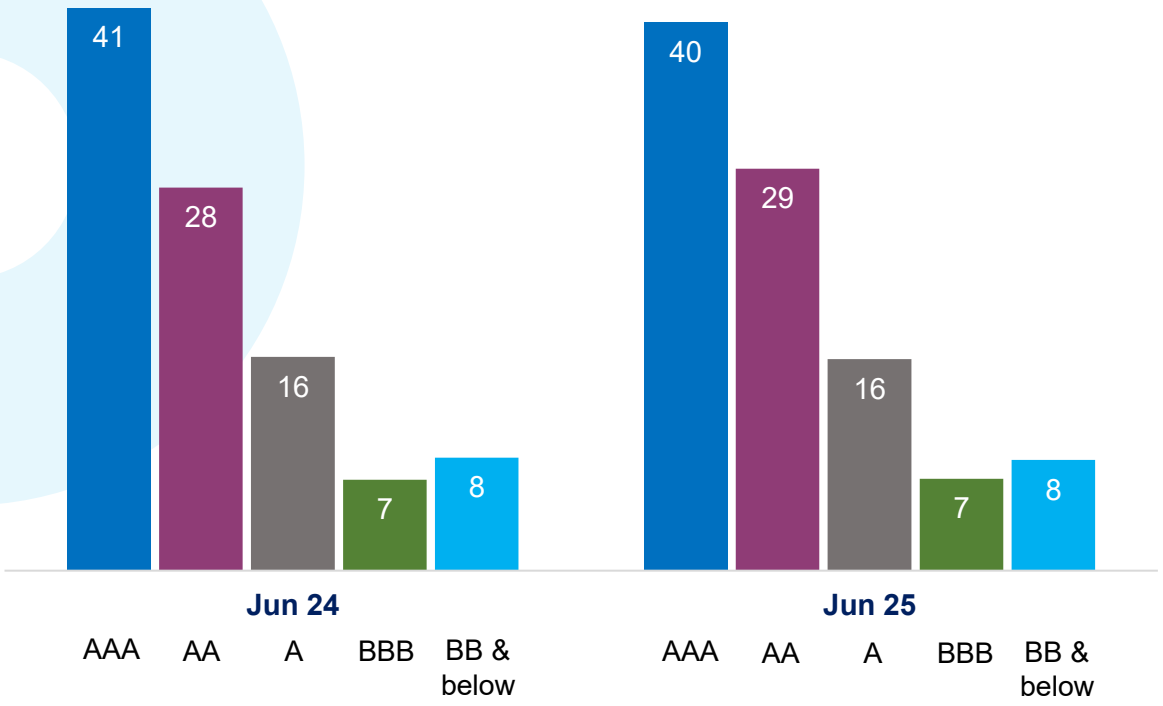
Credit growth - Diversified Loan Portfolio

Industry mix (₹ in Crores)

Outstanding as on 30th June 25	Fund Based O/S		
Sectors	**Amount**	**% Share**	**YOY Gr %**
Infrastructure	3,75,410	10.37	-4.22
of which: Power	2,05,609	5.68	1.32
Telecommunication	25,108	0.69	-15.36
Roads & Ports	1,02,818	2.84	-9.05
Other Infrastructure	41,876	1.16	-9.57
Services	4,99,747	13.81	13.87
Iron & Steel	65,594	1.81	-1.40
Aviation & Airports	25,191	0.70	16.43
Tourism & Hotels	9,157	0.25	-28.89
Textiles	39,282	1.09	3.26
Petroleum & Petrochemicals	69,757	1.93	22.42
Engineering	38,212	1.06	42.85
Comm. Real Estate	69,758	1.93	13.05
Other Industries	5,39,418	14.90	15.59
Home Loans	8,50,856	23.51	15.05
Auto Loans	1,27,102	3.51	8.06
Other Retail Loans	5,61,920	15.52	10.00
Agriculture	3,48,267	9.62	12.67
Total Domestic Advances	**36,19,671**	**100.00**	**11.06**

Corporate Rating mix (%)

High quality asset book

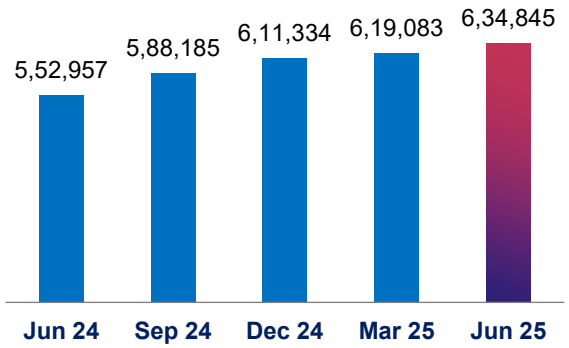


~39% share to PSUs / Govt. Depts. as on Jun 25

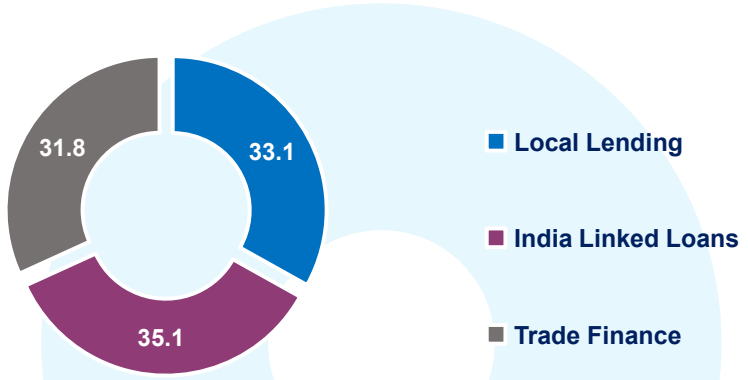
Credit growth – International Banking

Gross Advances: 14.81% YoY growth

₹ in Crores

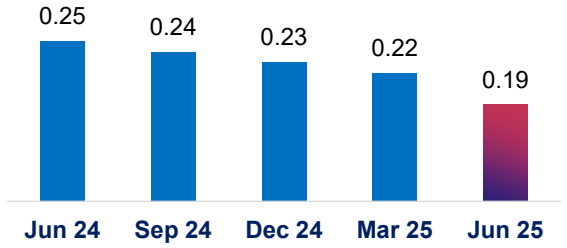


Break up of Loan Portfolio (%)

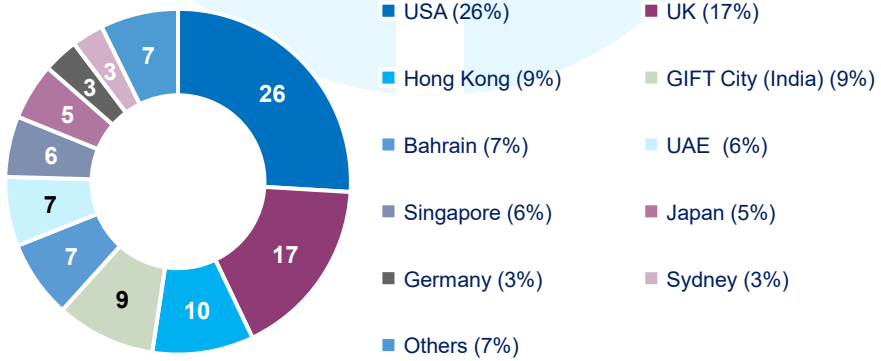


Asset Quality: NPAs Contained

GNPA (%)



Loan Portfolio across Geographies (%)



Highlights:

- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 14.81% on YoY basis. External Commercial Borrowings, Local Credit and Trade Finance business are major drivers of customer credit.
- Growth in customer credit is majorly contributed by US Ops, GIFT City, Middle East and East Asia region branches.
- Gross NPA ratio is down by 6 bps on YoY basis and showing declining trend quarter over quarter, underlining high quality of assets booked.

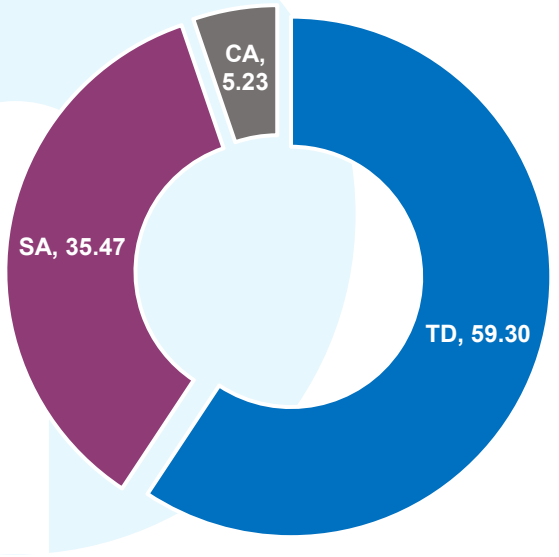
Deposit growth

₹ in Crores

Particulars	Jun 2024	Jun 2025	YoY Growth (%)
Current Account Deposits (CA)	2,46,158	3,21,714	30.69
Saving Bank Deposits (SA)	16,68,282	17,46,813	4.71
CASA Deposits	**19,14,440**	**20,68,527**	**8.05**
Term Deposits (TD)	27,89,510	31,86,346	14.23
Domestic Deposits	**47,03,950**	**52,54,873**	**11.71**
Foreign Offices Deposits	1,97,776	2,18,381	10.42
Total Deposits	**49,01,726**	**54,73,254**	**11.66**

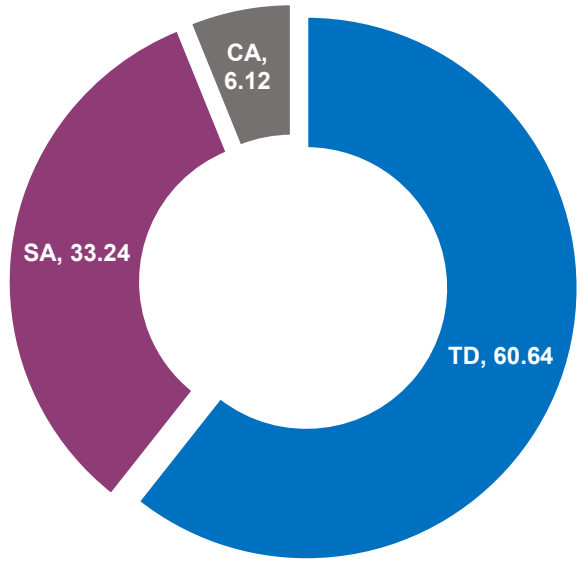
Share of Domestic Deposits

Jun 24 (%)



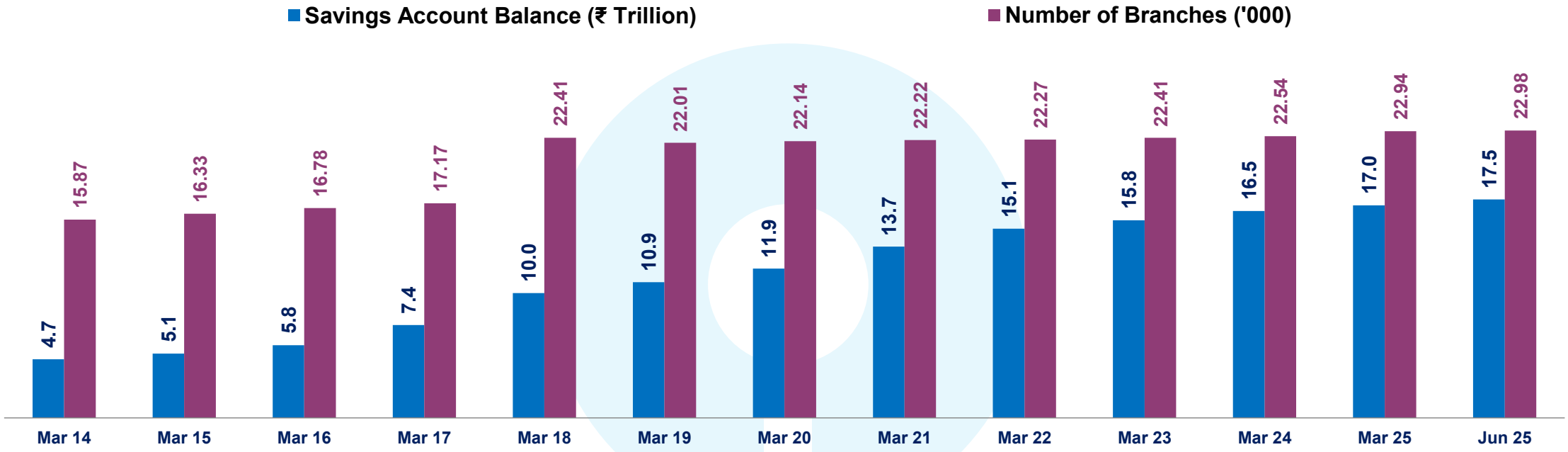
CASA: **40.70**

Jun 25 (%)



CASA: **39.36**

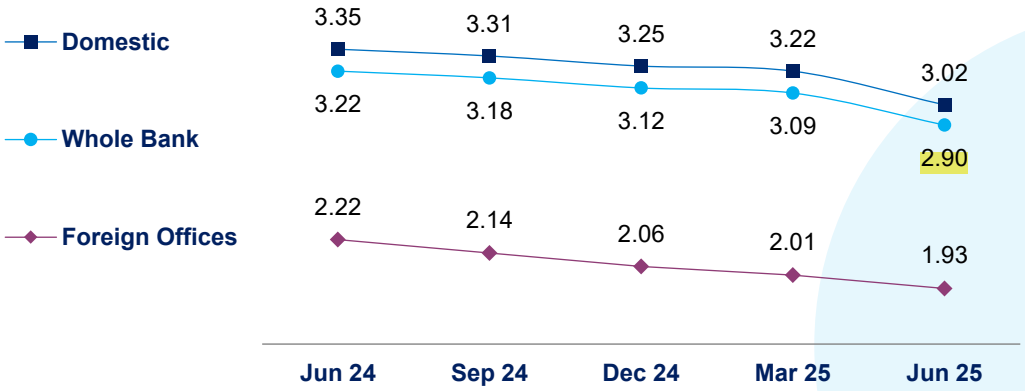
Unmatched Liability Franchise – Key value driver of the Bank



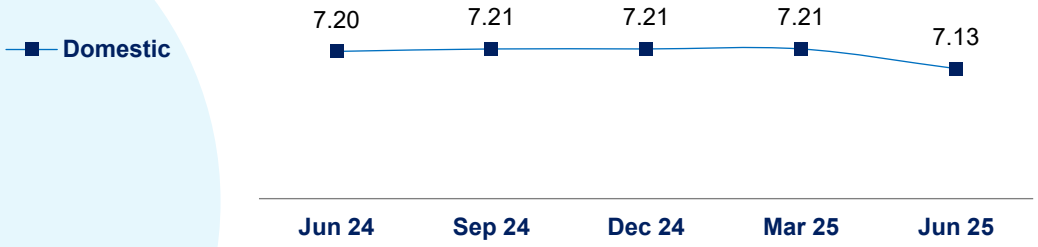
- Short term cyclical factors notwithstanding, SA remains strong for the Bank; 5 year CAGR: 6.2%, 10 year CAGR: 12.5%
- Outstanding balance in Saving Accounts is almost three times of the next largest Bank
- Number of SA accounts opened daily: ~59,000
- Strengthening liability franchise and CASA mobilisation remains the strategic focus of the Bank

Net interest income (Cumulative)

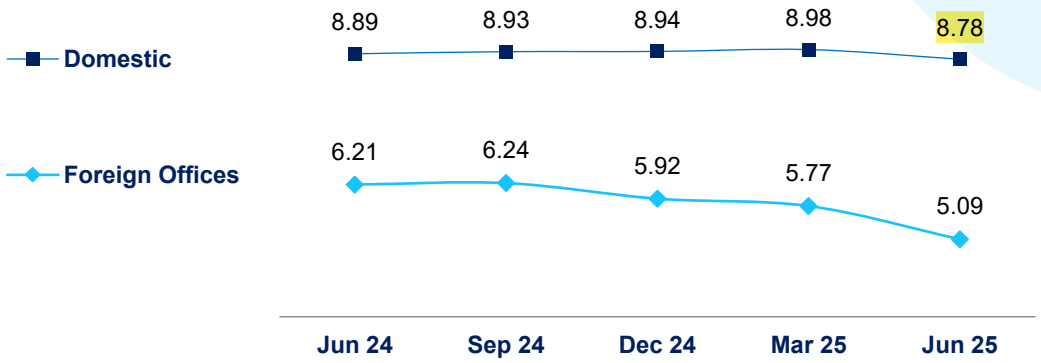
Net Interest Margins (%)



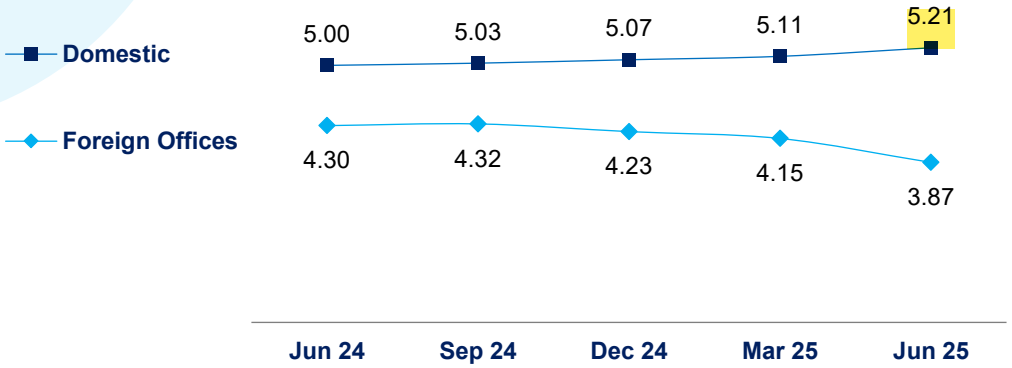
Yield on Investments (%)



Yield on Advances (%)



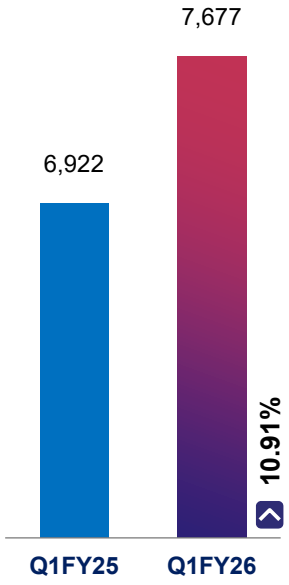
Cost of Deposits (%)



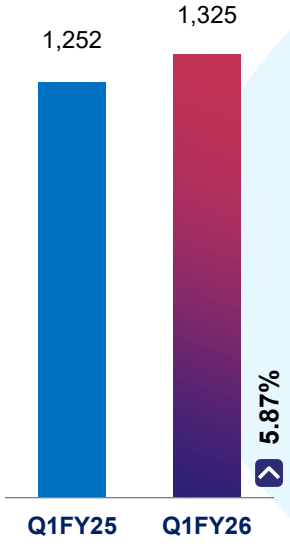
Non-interest income

₹ in Crores

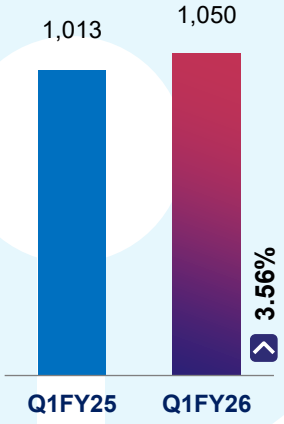
Fee Income



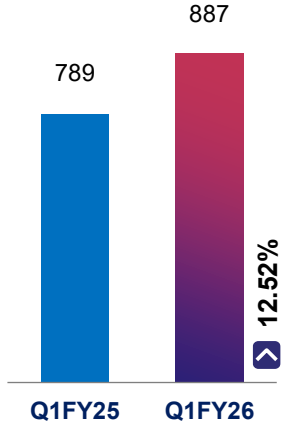
Loan Processing Charges



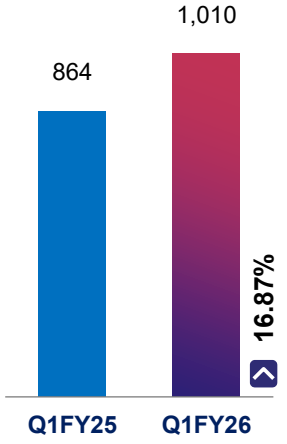
Commission on Government Business



Commission on LC / BG



Cross Selling



Fee Income grew by

10.91% YoY in Q1FY26

Forex Income grew by

352% YoY in Q1FY26

Recovery from AUCA accounts at

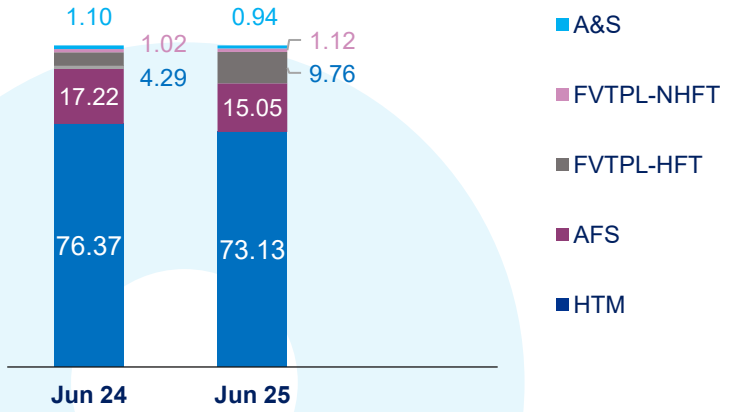
₹1,229 crores in Q1FY26

Treasury Operations

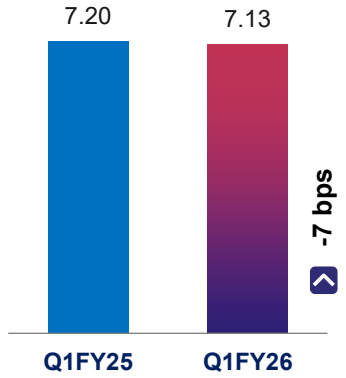
₹ in Crores

Total Investments Book	Jun 24	Jun 25
Domestic Investments	15,66,822	16,18,756
- of which SLR	13,25,342	13,37,291
Foreign Offices Investments	66,971	72,658
Total Investments Book	16,33,793	16,91,414

Break up of Domestic Investments (%)

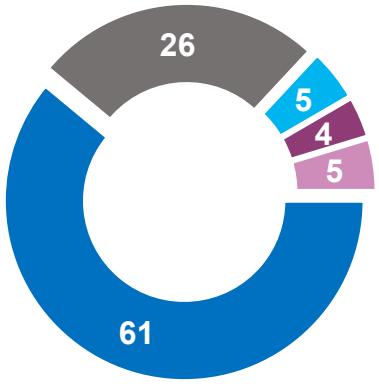


Yield on Investments (%)



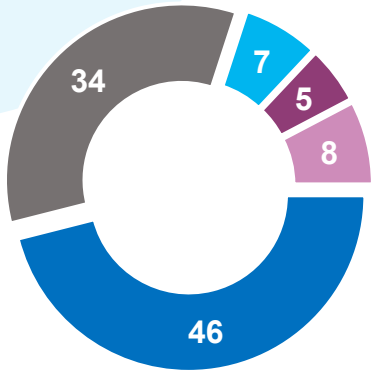
AFS Book (%)

Jun 2024



Modified Duration
2.09

Jun 2025



Modified Duration
2.27

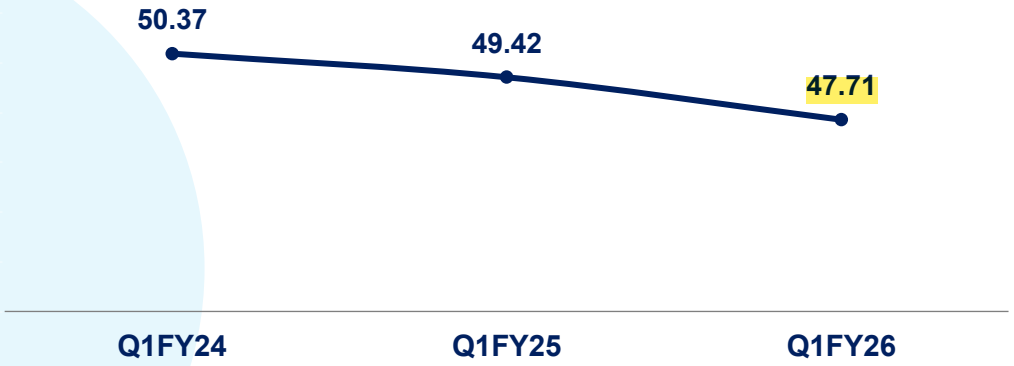
G-Sec and T Bill | Corporate Bonds | Others | SDLs | CP

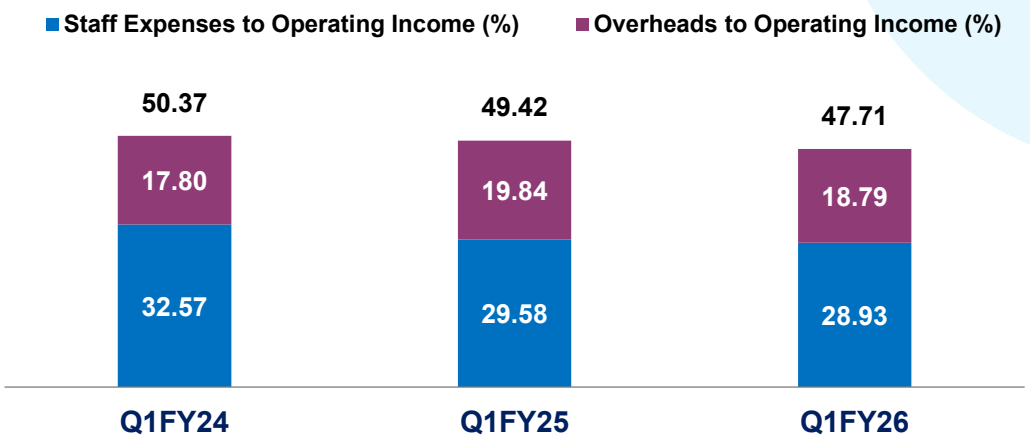
Operating expenses

Focus continues on improving income streams with control on costs

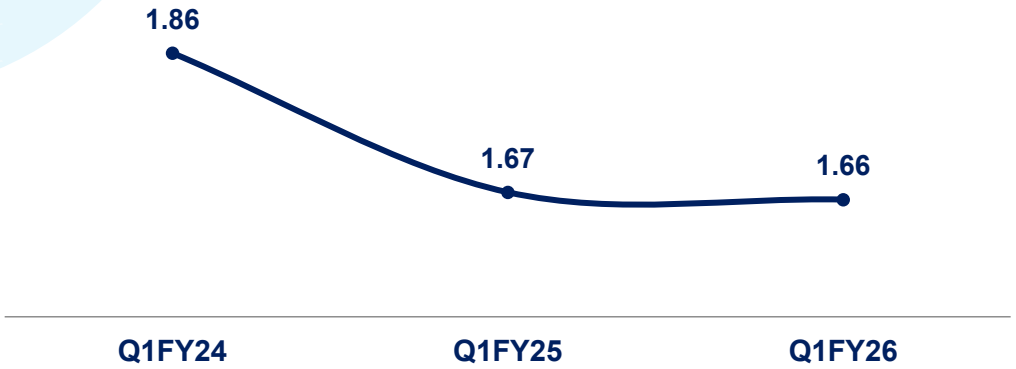
Q1FY26

Cost to Income Ratio (%)

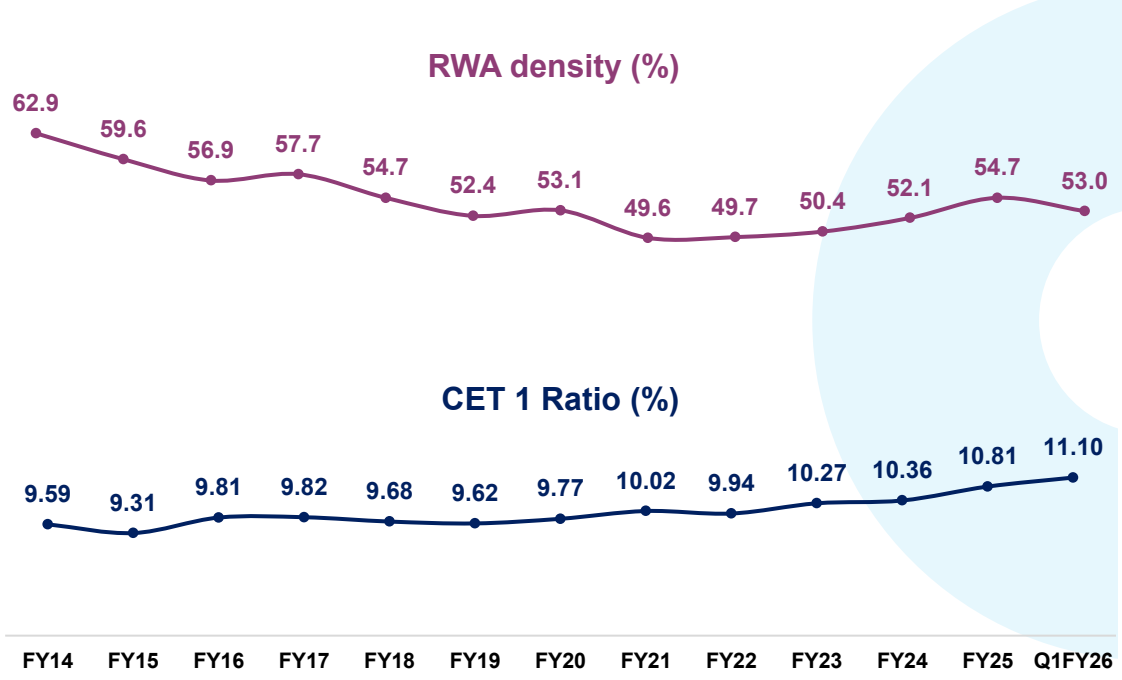


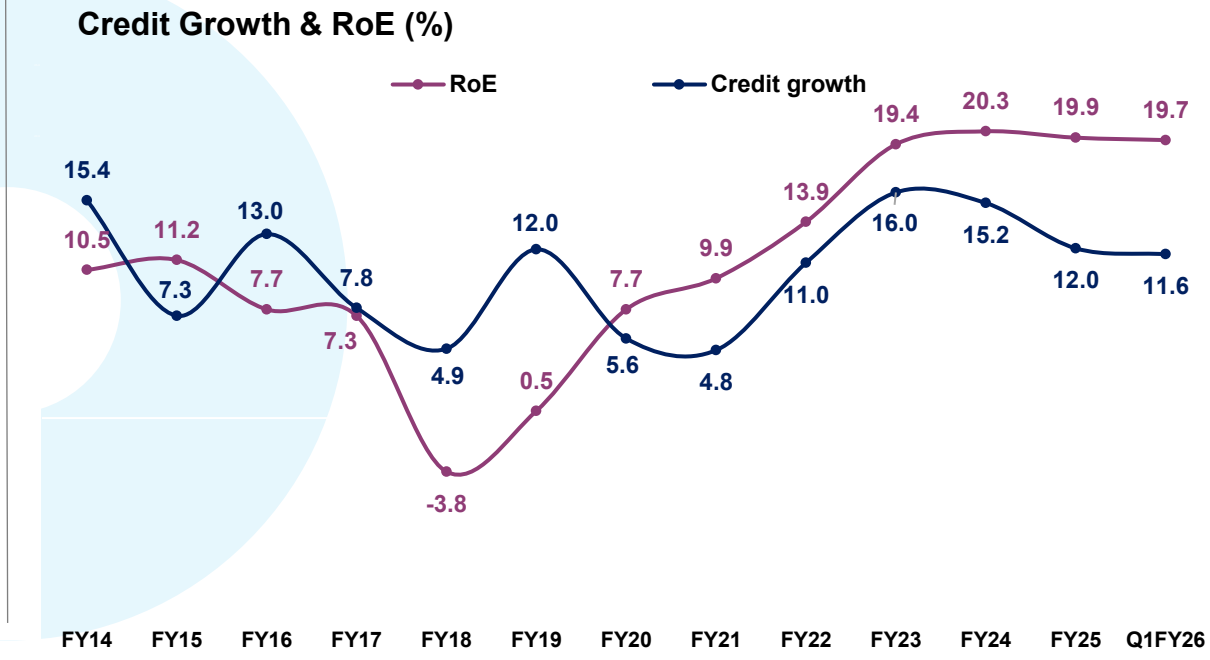


Cost to Average Assets (%)



Capital – assessment based on credit growth and RoE trends



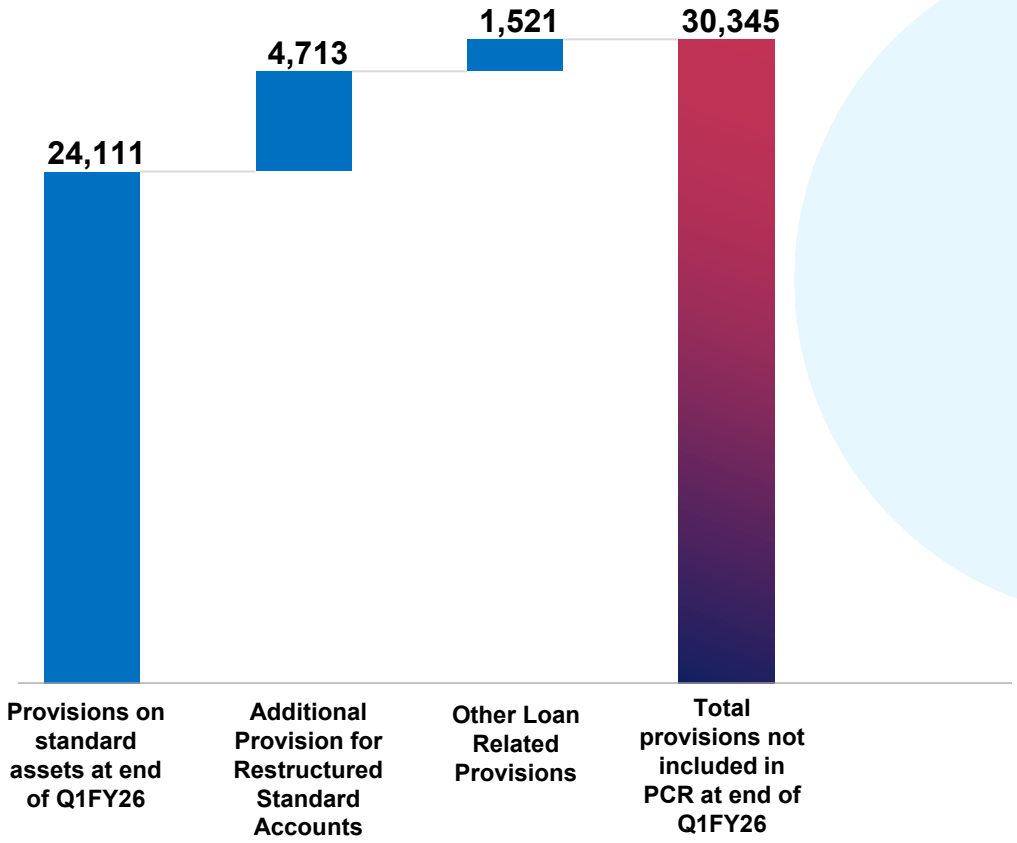


- Over the medium term we expect RoE to be greater than credit growth

Provisions

Available Buffer

₹ in Crores



Credit cost at

0.47%

for Q1FY26

PCR at

74.49%

legacy book well provided

Non NPA provisions at

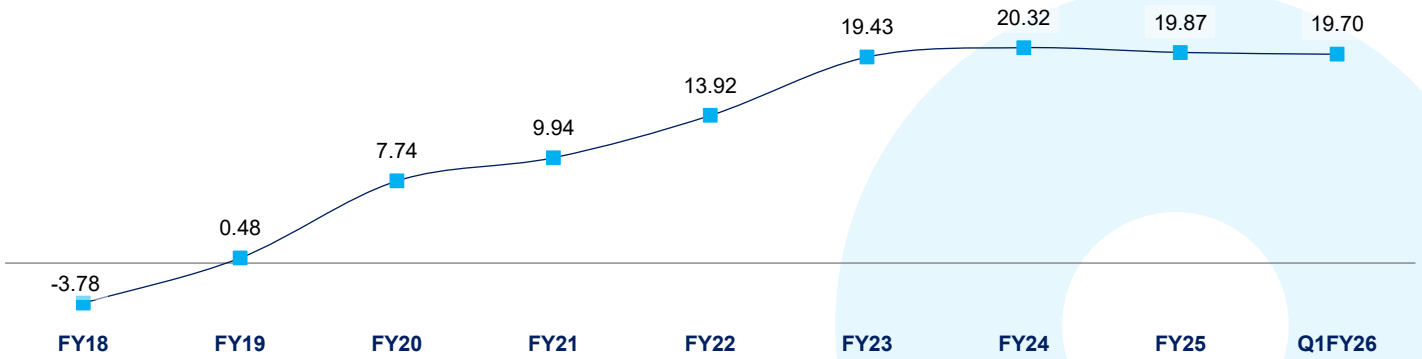
₹ 30,345 crores

~152%

of Net NPA at end of Q1FY26

Sustainable RoE / RoA – a perspective

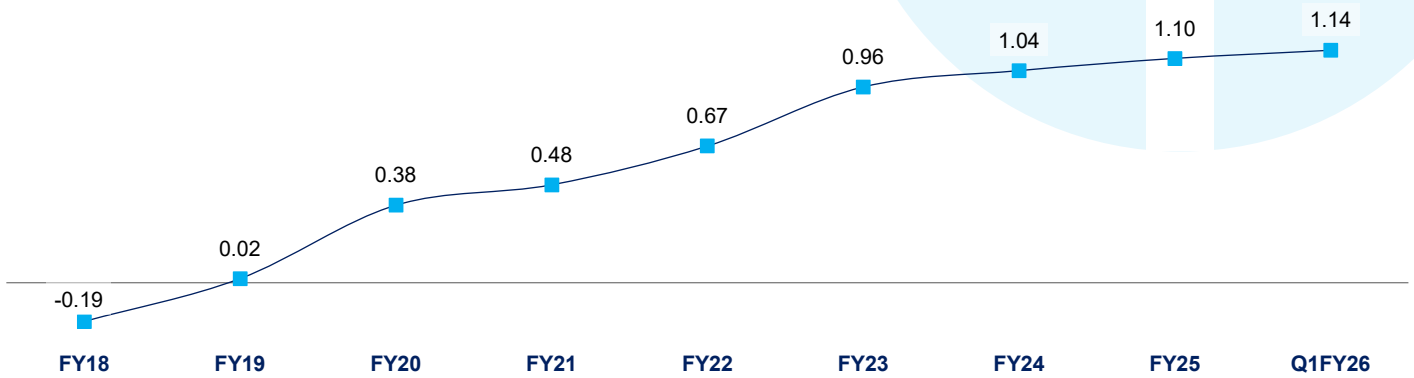
ROE (in %)



Upward trend in ROE

Improvement in ROE from FY19 onwards

ROA (in %)



Upward trend in ROA

Continuous improvement in ROA from FY19 onwards

Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	**Q4FY25**	**Q1FY26**	**Q1FY26 over Q4FY25**	**Q1FY26 over Q1FY25**
Interest Income	1,11,526	1,19,666	1,17,996	-1.40	5.80
Interest Expenses	70,401	76,892	76,923	0.04	9.27
Net Interest Income	**41,125**	**42,775**	**41,072**	**-3.98**	**-0.13**
Non Interest Income	11,162	24,210	17,346	-28.35	55.40
Operating Income	**52,287**	**66,985**	**58,418**	**-12.79**	**11.73**
Operating Expenses	25,839	35,698	27,874	-21.92	7.88
Operating Profit	**26,449**	**31,286**	**30,544**	**-2.37**	**15.49**
Total Provisions	9,413	12,643	11,384	-9.96	20.93
Net Profit	**17,035**	**18,643**	**19,160**	**2.78**	**12.48**
NIM (Whole Bank) (%)	**3.22**	**3.00**	**2.90**	**-10 bps**	**-32 bps**
NIM (Domestic) (%)	**3.35**	**3.15**	**3.02**	**-13 bps**	**-33 bps**
Cost to Income Ratio (%)	**49.42**	**53.29**	**47.71**	**-558 bps**	**-171 bps**
Cost to Assets (%)	**1.67**	**2.15**	**1.66**	**-49 bps**	**-1 bps**

Total income

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	**Q4FY25**	**Q1FY26**	**Q1FY26 over Q4FY25**	**Q1FY26 over Q1FY25**
Interest on Loans	79,201	85,710	85,438	-0.32	7.87
Interest on Resources	29,327	30,585	29,598	-3.23	0.92
Other Interest Income	2,997	3,371	2,960	-12.19	-1.23
Total Interest Income	**1,11,526**	**1,19,666**	**1,17,996**	**-1.40**	**5.80**
Fee Income	6,922	9,896	7,677	-22.42	10.91
Profit / Loss on Sale / Revaluation of Investments	2,589	6,879	6,326	-8.04	144.33
Forex Income	361	2,859	1,632	-42.94	352.35
Misc. Income	1,290	4,575	1,711	-62.61	32.60
Total Non Interest Income	**11,162**	**24,210**	**17,346**	**-28.35**	**55.40**
Total Income	**1,22,688**	**1,43,876**	**1,35,342**	**-5.93**	**10.31**

Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	**Q4FY25**	**Q1FY26**	**Q1FY26 over Q4FY25**	**Q1FY26 over Q1FY25**
Loan Processing Charges	1,252	1,966	1,325	-32.60	5.87
Commission on Govt. Business	1,013	1,037	1,050	1.20	3.56
Commission on LC/BG	789	989	887	-10.27	12.52
Cross Selling	864	1,285	1,010	-21.37	16.87
Remittance, Collection, etc.	1,491	2,200	1,502	-31.72	0.70
Misc. Fee Income	1,512	2,419	1,903	-21.34	25.84
Fee Income	**6,922**	**9,896**	**7,677**	**-22.42**	**10.91**

Total expenses

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	**Q4FY25**	**Q1FY26**	**Q1FY26 over Q4FY25**	**Q1FY26 over Q1FY25**
Interest on Deposits	60,340	67,446	69,036	2.36	14.41
Interest on Borrowings	7,211	6,149	4,477	-27.19	-37.91
Other Interest Paid	2,850	3,297	3,410	3.45	19.68
Total Interest Expenses	**70,401**	**76,892**	**76,923**	**0.04**	**9.27**
Salary	11,489	13,342	12,470	-6.54	8.54
Provisions for Employees	3,977	4,663	4,430	-5.00	11.38
Staff Expenses	**15,466**	**18,005**	**16,900**	**-6.14**	**9.27**
Overheads	**10,373**	**17,693**	**10,974**	**-37.98**	**5.80**
of which: Business Acquisition & Development Expenses	*1,061*	*2,226*	*972*	*-56.35*	*-8.39*
Operating Expenses	**25,839**	**35,698**	**27,874**	**-21.92**	**7.88**
Total Expenses	**96,239**	**1,12,590**	**1,04,797**	**-6.92**	**8.89**

Overheads

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	**Q4FY25**	**Q1FY26**	**Q1FY26 over Q4FY25**	**Q1FY26 over Q1FY25**
Rent, Taxes & Lighting	1,345	1,805	1,389	-23.05	3.23
Depreciation	831	929	959	3.29	15.49
Printing & Stationery	171	277	219	-21.14	27.78
Postage & Telecommunications	142	260	140	-46.38	-1.45
Repairs & Maintenance to Bank's Property	249	372	289	-22.12	16.24
Travelling & Halting	299	541	386	-28.59	29.24
Deposit & General Insurance	1,539	2,752	2,074	-24.63	34.75
Business Acquisition & Development Expenses	1,061	2,226	972	-56.35	-8.39
ATM / CDM / Debit Card / Other Tech Expenses	2,203	3,025	2,280	-24.61	3.51
Misc. Expenses	2,533	5,507	2,266	-58.85	-10.55
Overheads	**10,373**	**17,693**	**10,974**	**-37.98**	**5.80**

Provisions & profit

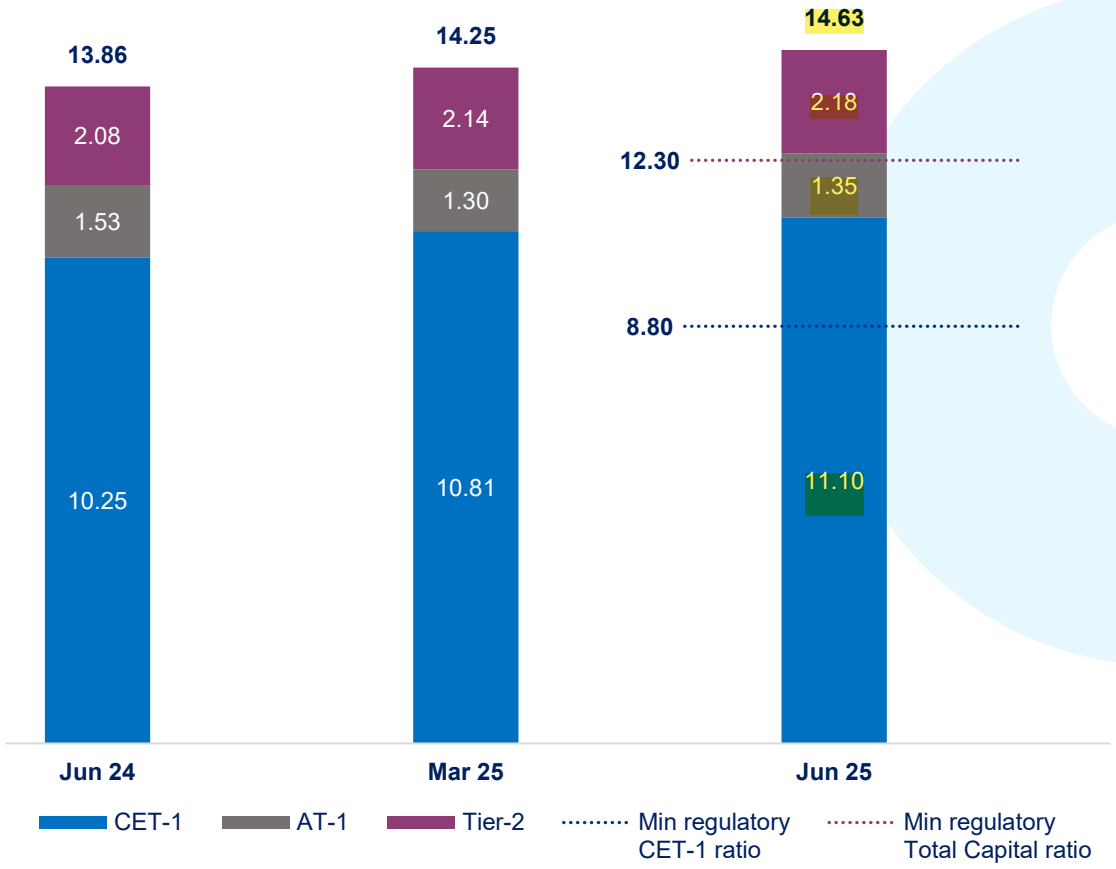
Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY25	Q4FY25	Q1FY26	Q1FY26 over Q4FY25	Q1FY26 over Q1FY25
Operating Profit	**26,449**	**31,286**	**30,544**	**-2.37**	**15.49**
Loan Loss	4,518	3,964	4,934	24.46	9.21
Standard Assets	128	400	-319		
Investment Depreciation	75	441	-48		
Other Provisions	-1,271	1,636	192		
Income Tax	5,964	6,202	6,625	6.82	11.08
Total Provisions	**9,413**	**12,643**	**11,384**	**-9.96**	**20.93**
Net Profit	**17,035**	**18,643**	**19,160**	**2.78**	**12.48**

Ratios (Annualized)	Q1FY25	FY25	Q1FY26
ROA (%)	**1.10**	**1.10**	**1.14**
ROE (%)	**20.98**	**19.87**	**19.70**
Earning Per Share (₹)	**76.56**	**79.44**	**86.11**

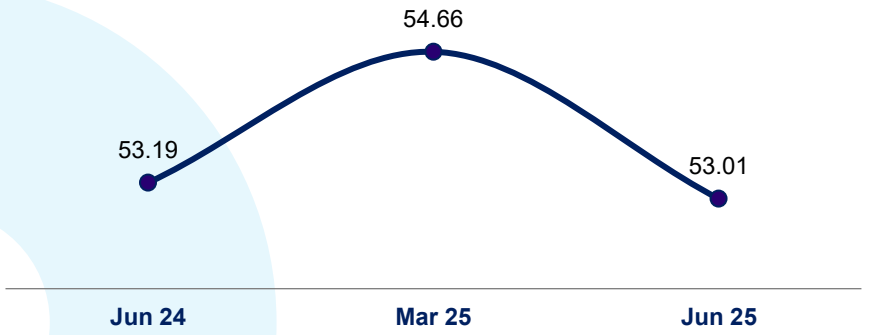
Capital Adequacy

Well-capitalized bank with adequate liquidity

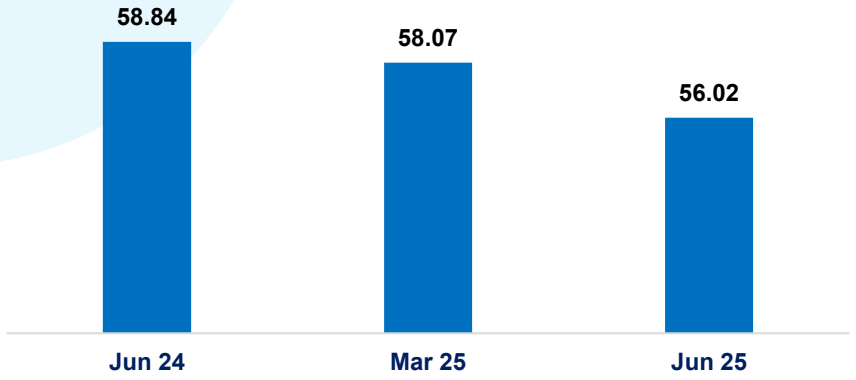
Capital Ratios (%)



RWA to Total Assets (%)



Credit Risk Weighted Assets on Advances to Gross Advances (%)



Including Profits of Q1FY26, total CRAR stands at 15.16% and CET-1 at 11.63%

QIP Issue – Strong Investor demand

India's Largest equity issuance at ₹ 25,000 Crores

Shares Issued

- Allotment of new shares - 21st July 2025
- New shares allotted – 30.60 crores
- Listing and trading of allotted shares – 23rd July 2025

GoI holding

- Pre-QIP: 56.92%
- Post-QIP: 55.03%

Utilisation of Funds

Augmentation of CET1 capital

Impact:

CET1 – Improved from 11.10% (30th Jun 2025) to 11.80% and including profit of Q1FY26 to 12.33%

CRAR - Improved from 14.63% (30th Jun 2025) to 15.33% and including profit of Q1FY26 to 15.86%

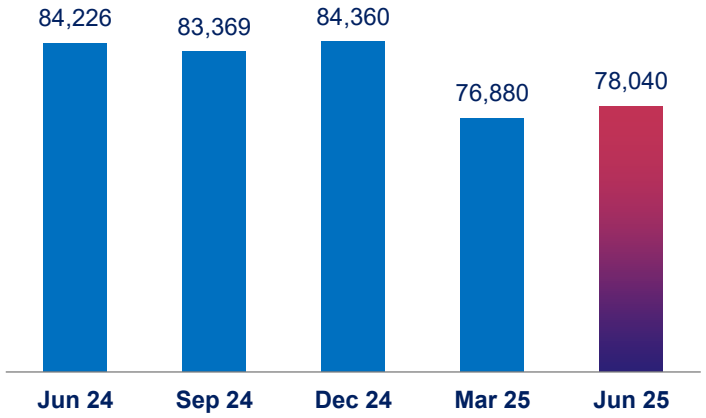
The CRAR buffer of 3.56% above regulatory requirement can support credit growth of ~₹12.50 lakh crore

Asset Quality

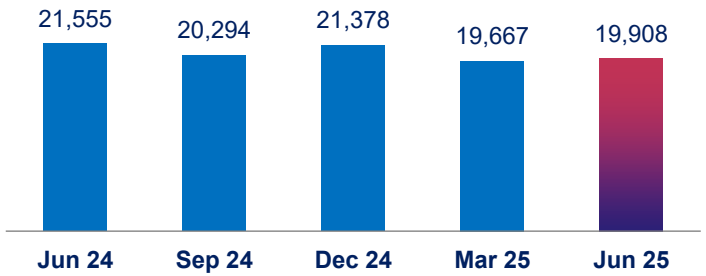
Asset quality (1/4)

Cumulative for the Period (%)	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25
Gross NPA Ratio	2.21	2.13	2.07	1.82	1.83
Net NPA Ratio	0.57	0.53	0.53	0.47	0.47
PCR *(Incl. AUCA)*	91.76	92.21	91.74	92.08	91.71
PCR	74.41	75.66	74.66	74.42	74.49
Corporate PCR *(Excl. AUCA)*	95.59	98.34	97.24	97.75	98.67
Slippage Ratio	0.84	0.68	0.59	0.55	0.75
Credit cost	0.48	0.43	0.37	0.38	0.47

Gross NPA (₹ in Crores)



Net NPA (₹ in Crores)



Asset quality (2/4)

₹ in Crores

Movement of NPAs:	Q1FY25	Q2FY25	Q3FY25	Q4FY25	FY25	Q1FY26
Opening Level of Gross NPAs	**84,276**	**84,226**	**83,369**	**84,360**	**84,276**	**76,880**
Total Reductions	8,758	5,808	3,155	11,799	29,520	7,239
of which : Recovery + Upgradation	*3,666*	*2,600*	*1,206*	*1,739*	*9,211*	*3,253*
Gross Addition	8,707	4,951	4,146	4,319	22,124	8,398
of which : Increase in O/s	*804*	*80*	*324*	*98*	*1,306*	*453*
: Fresh Slippages	*7,903*	*4,871*	*3,823*	*4,222*	*20,818*	*7,945*
Net Increase	-50	-857	991	-7,480	-7,396	1,159
Closing Level of Gross NPAs	**84,226**	**83,369**	**84,360**	**76,880**	**76,880**	**78,040**

Segmental NPAs:	Jun 24		Mar 25		Jun 25	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	58,081	2.74	57,057	2.42	59,664	2.47
Agri.	30,425	9.84	29,389	8.43	30,297	8.70
Per Segment	11,033	0.81	11,132	0.74	11,985	0.78
SME	16,623	3.75	16,536	3.27	17,381	3.29
Corporate	24,752	2.17	18,450	1.49	17,157	1.43
International	1,393	0.25	1,373	0.22	1,219	0.19
Total	**84,226**	**2.21**	**76,880**	**1.82**	**78,040**	**1.83**

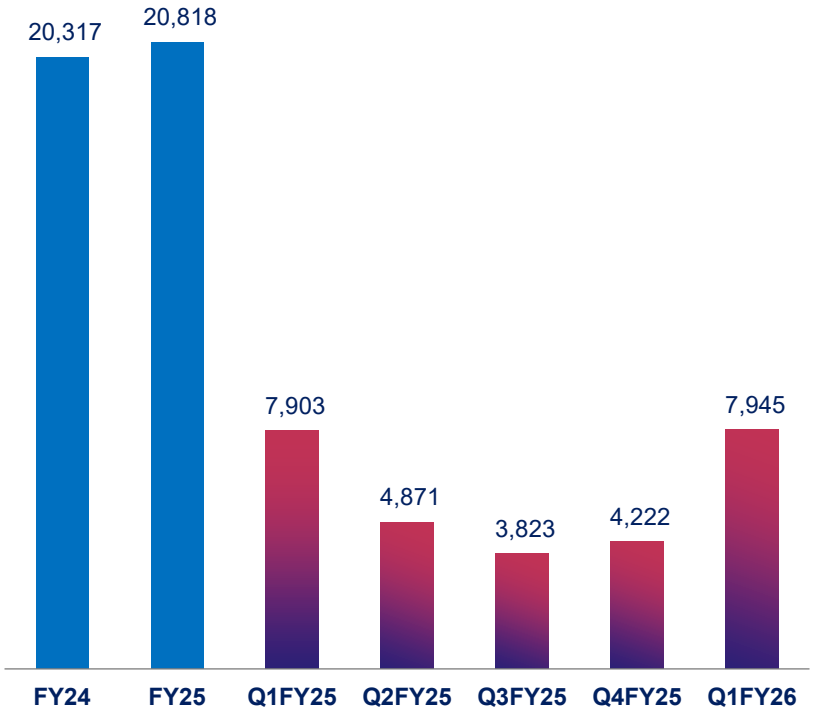
Movement of NPAs and AUCA (3/4)

₹ in Crores

Movement of NPAs (incl. Advances under Collection):				
	Mar 23	Mar 24	Mar 25	Jun 25
Opening Level of GNPA + AUCA	**2,85,358**	**2,65,497**	**2,59,478**	**2,48,314**
Gross Addition (Increase in O/s + Slippages)	19,223	20,982	22,124	8,398
Total GNPA + AUCA + Additions	**3,04,581**	**2,86,479**	**2,81,602**	**2,56,712**
Less: Recovery / Upgradation	23,355	18,406	17,213	4,482
Less: Write-off (Removal from AUCA)	15,729	8,595	16,076	12,173
Closing Level of Gross NPAs + AUCA	**2,65,497**	**2,59,478**	**2,48,314**	**2,40,057**

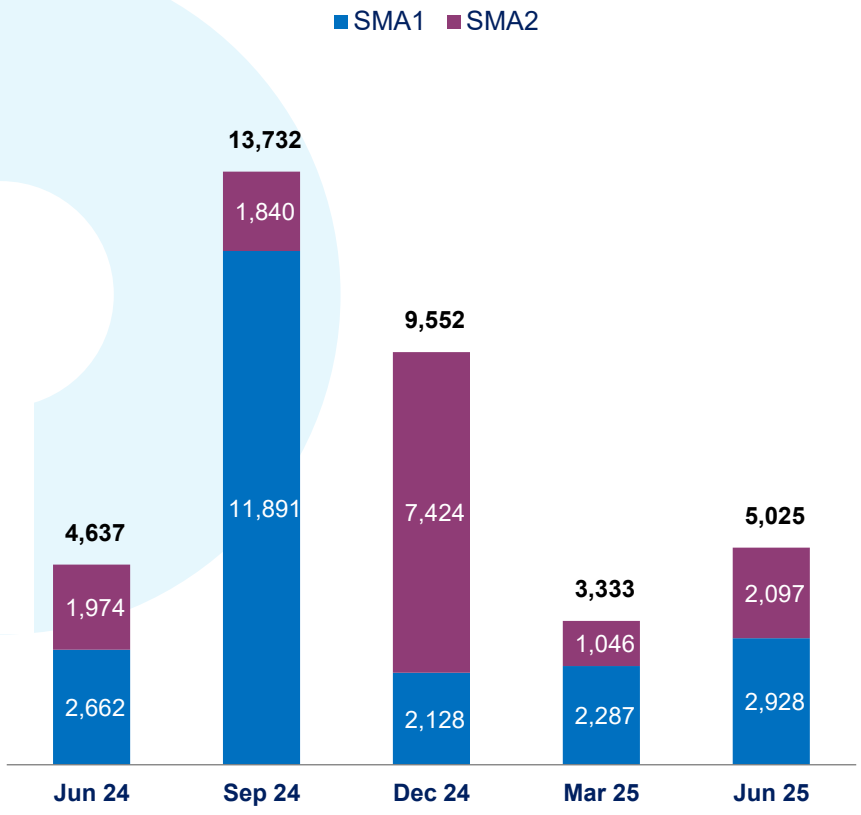
Asset quality (4/4)

Slippages ₹ in Crores



SMA 1 & SMA 2 ₹ in Crores

Accounts with exposure above ₹ 5 crore: CRILC data



Digital Journey

Accelerating digital agenda (1/6)

Digital Leadership across channels

Market share across channels

(as per latest available data)

25.48% Debit card spends

29.04% ATMs

27.25% Mobile Banking No. of Transactions

23.13% Mobile Banking Transaction value

With varied payment modes

UPI

1,366 Cr Remit transactions (Numbers during Q1FY26)

21.18 Cr Unique SBI UPI users based on account nos. (Cumulative till June 25)

25.03% Market share in remittances

Debit cards

24.27 Cr Debit Cards (As on 30th Jun 25)

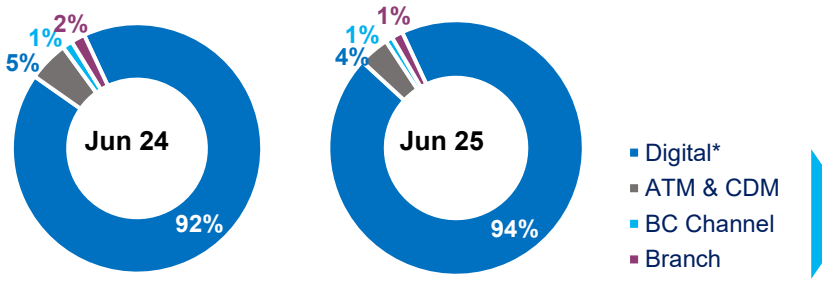
~11 Cr Debit Card spend transactions (Numbers during Q1FY26)

~₹28 K Cr Debit Card spend (Amount during Q1FY26)

ATM

~1 Cr ATM transactions per day

Increasing digital adoption(%)



98.6% Share of Alternate Channels

* Digital comprises of Internet, Mobile, UPI & YONO and Green Channel

Accelerating digital agenda (2/6)

Digital Presence across channels

Customer touch points

Mobile banking (Retail)

	Jun 24	Jun 25
YONO (Registered Users)	7.8 Cr	9.0 Cr
YONO Lite (Registered Users)	2.5 Cr	2.7 Cr
Unique SBI UPI users	17.1 Cr	21.2 Cr

INB Customer (Retail)

Jun 24	Jun 25
12.8 Cr	14.2 Cr

No. of BC Outlets

Jun 24	Jun 25
82.8 K	76.8 K

Number of ATMs

Jun 24	Jun 25
62.5 K	62.2 K

Payment acceptance touch points

54.4L	16.4L	10.7L	10.2L
BHIM SBI Pay QR Codes	SBI POS	BHIM-Aadhar-SBI	Bharat QR

Accelerating digital agenda (3/6)

YONO: Driving digital agenda of the Bank

(Q1FY26)

27.4 L YONO Registration

12.2 L Whatsapp Banking Registration

0.7 L Digital Loans Disbursed

0.5 L PPF Accounts Opened

(Numbers)

(Q1FY26)

Digital Banking

Create seamless omni-channel customer experience

(Numbers)

24.10 L SB accounts opened	**86.97 L** YONO Cash	**96.21 L** YONO Quick Pay	**0.53 L** OD against FD

Cross Selling

Provide one-stop shop for all financial needs

(Numbers/Amount)*

20.16 L Personal Accident Insurance	**0.69 L** New Business LI policies sold	**2.40 L** Approved Credit Cards	**₹ 628 Cr** Mutual Funds Gross Sales*

e2e Digital Loans

(Disbursement Amt.)

Quick Personal Loans on the go!

(Amount)

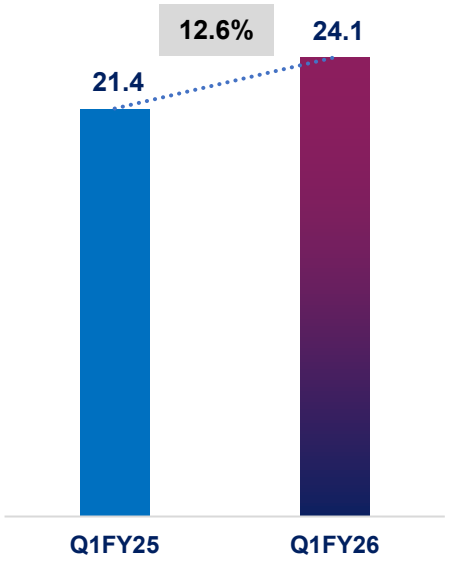
₹ 1,791 Cr PAPL	**₹ 472 Cr** Real Time Personal Loan	**₹ 184 Cr** Insta Home Top Up Loan	**₹ 66 Cr** Loan against Mutual Funds

Accelerating digital agenda (4/6)

YONO has shown growth across products and registrations

Regular SB A/C opened

(# Lakhs)

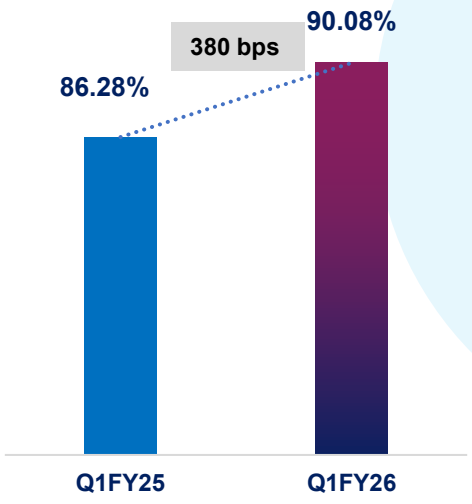


~27 K

Daily Average SB A/C Opened in Q1FY26

SB Account (Out of Eligible) Opening Migration

(# Percentage)

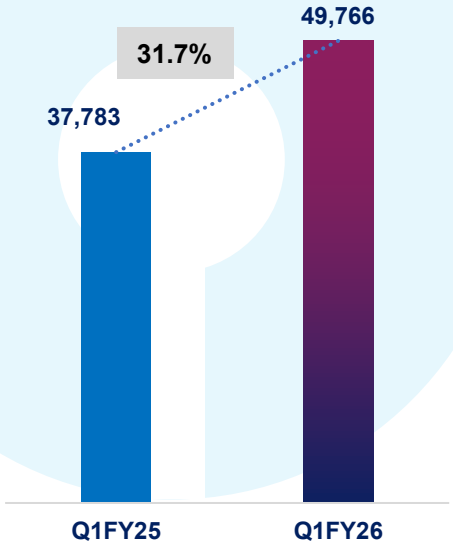


65.68%

SB Accounts opened through YONO in Q1FY26 (of the total opened in the Bank)

PPF A/C Opened

(# Actuals)

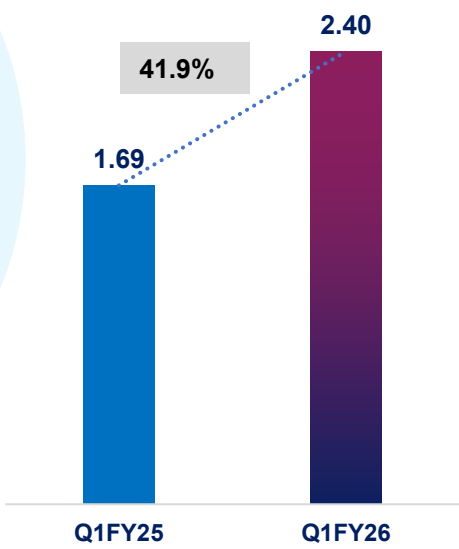


~553

Daily Average PPF A/C Opened in Q1FY26

Approved Credit Cards

(# Lakhs)

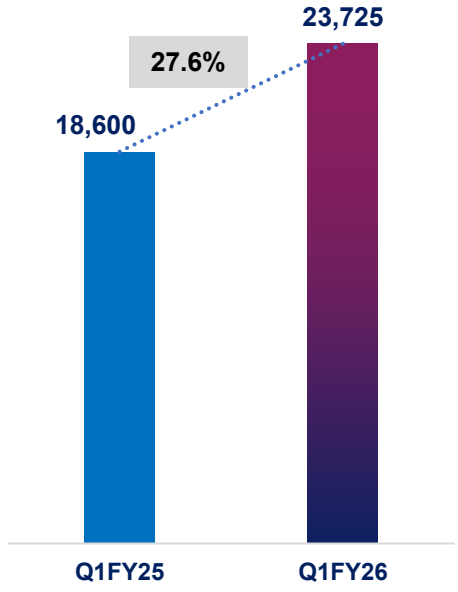


~2.6 K

Daily Average Approved Cards in Q1FY26

NPS A/C Opened

(# Actuals)



~264

Daily Average NPS A/C Opened in Q1FY26

Accelerating digital agenda (5/6)

Leadership across - UPI ecosystem

Domestic

(Q1FY26)

Remitter	Beneficiary
~15.01 Cr	~5.96 Cr
Avg Txn / Day (*Numbers*)	Avg Txn / Day (*Numbers*)

1.8 L / 54.38 L

Merchant Onboarding (Q1FY26 / Cumulative upto June'25) (*Numbers*)

International

Accelerating digital growth through UPI across countries:

P2P Foreign Inward and Outward Transactions

- Singapore • Nepal *(Launch date is awaited from RBI/NPCI)*

P2M (Merchant) Foreign Outward Transactions

- Total currencies enabled: 10 (Euro, USD, GBP, MUR, SGD, NPR, LKR, AED, QAR, RMB)
- Total countries covered: 29 (Nepal, Singapore, UAE, UK, USA, Sri Lanka, Mauritius, Bhutan, Qatar, Euro (20))

Market Share

25.03%
Remitter Bank

9.92%
Beneficiary Bank

UPI Registrations

	Q1FY25	Q1FY26
YONO UPI	3.71 Lakhs	9.65 Lakhs

Total UPI User on YONO : 3.85 crore

Accelerating digital agenda (6/6)

Q1FY26

YONO for Business: Growth metrics

Current Account	New Digital CA	49,546	
Digital 40% (Out of total CA opened)			
New to Digital Customers	Customers Onboarded	1,34,871	
Desktop Users : 34.43 lakhs# App Users: 17.00 lakhs#			

- Users registered on Desktop and App as on 30.06.2025

YONO Business Payments	No. of Txns	20.20 crores	Value of Txns (₹)	69.61 trillion
YB App Payments	No. of Txns	1.49 crores	Value of Txns (₹)	3.91 trillion
API Banking	No. of Txns	25,776	Value of Txns (₹)	640 crores
Pre-Approved Business Loans	Leads Converted	16,304	Sanctioned Amount (₹)	983 crores

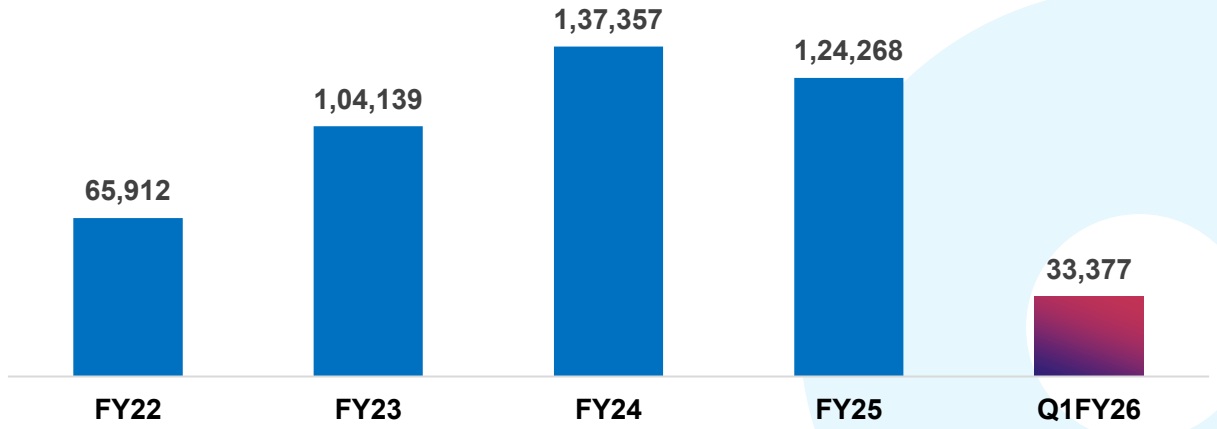
All Customer Journeys on YB eTrade are Digital

(Digital % of Total LCs / BGs issued)

Import letter of credit (IMLC)	78%	Inland Bank Guarantee (INBG)	66%
Inland letter of credit (INLC)	88%	Export Letter of Credit (EXLC)	79%

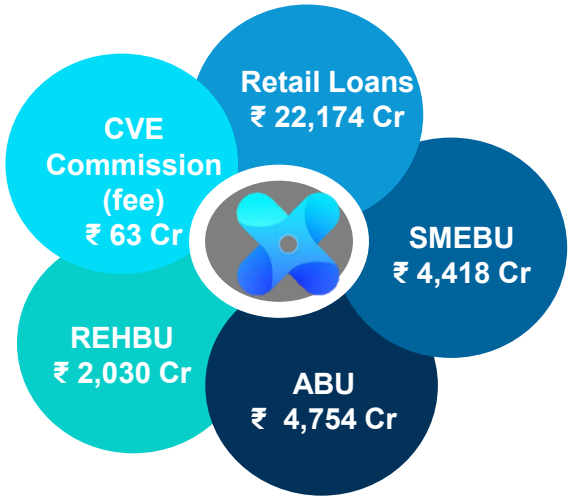
Analytics, AI & ML

Advances Through Analytical Leads (₹ in Crores)



Digital Loans (₹ in Crores)
₹ 3,497 Cr

PAPL ₹1,858 Cr	**PABL** ₹983 Cr
RTXC ₹472 Cr	**Insta Home Top up** ₹184 Cr



The Bank's Analytics Department has been ISO 9001:2015 Certified for Quality Management

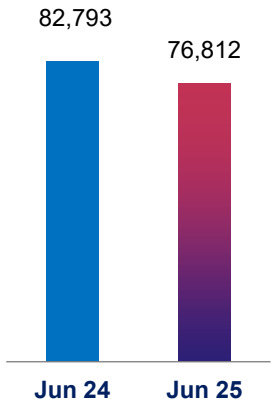
The Bank has expanded its portfolio of GenAI Models to 10+ Domain Specific Usecases

Note: All Figures are for Q1FY26 – Apr 25 to Jun 25

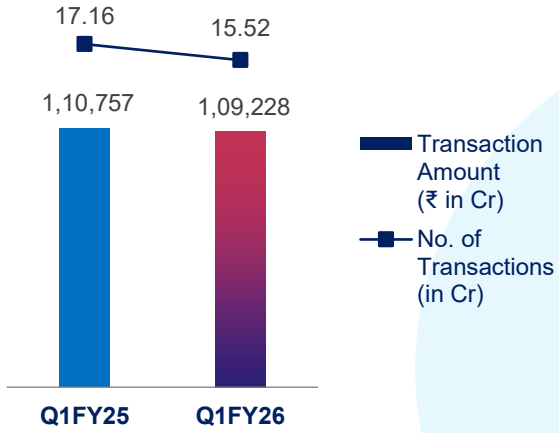
Banking with a Purpose

Financial Inclusion

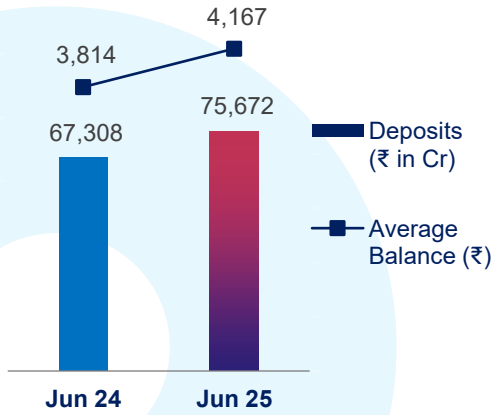
No. of BC outlets



Transactions in BC Channel

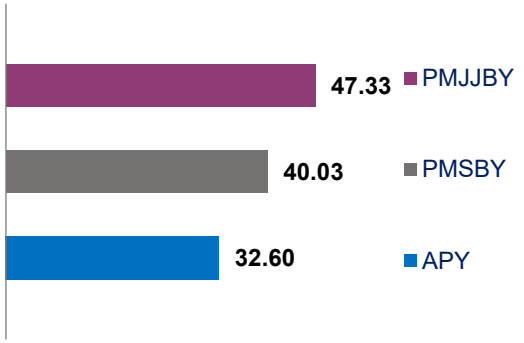


Deposits in FI Accounts



Market Leader Social Security Schemes (PSBs) (Share in %)

(As on 30.06.2025)



Performance under Social Security Schemes		
Cumulative no. in crores	Jun 24	Jun 25
APY	1.53	1.79
PMJJBY	5.87	7.32
PMSBY	12.93	14.92

Improvement in Ease of Banking		
	Jun 24	Jun 25
Passbook Printers installed at CSPs	28,434	34,507
% Share of Passbooks printed at CSPs	24.99	25.12

Way forward

- To leverage the channel for **business generation of Asset Products** and for Re-KYC and activation of inoperative accounts as per revised guidelines of RBI.
- To make BC/CSP Channel a **robust delivery platform**
- A robust **Mobile hand-held device** has been launched, offering 14 services including Cash Deposit & withdrawal, Fund transfer, Money transfer, Loan Deposit, LAMS, Balance enquiry, Mini Statement, PMJJBY, PMSBY, APY, Card-based transactions and Account opening. Additional services are currently under development.

Sustainability Highlights

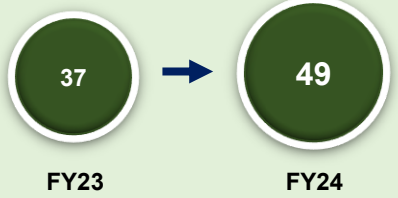
Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 19,160 crores Net Profit in Q1FY26	₹ 74,604 crores (Fund based) ₹ 13,249 crores (Non-Fund based) Renewable Energy (RE) financed portfolio	₹ 19.54 crores CSR Spend during Q1FY26	2,35,394 Total workforce*
₹ 42.55 lakh crores Advances	>41 GW Capacity of RE financed Portfolio	76,812 BC outlets*	27.8% Women in workforce*
₹ 54.73 lakh crores Deposits	>47 MWp Captive RE Capacity*	31,322 Candidates trained through RSETIs during Q1FY26	5,700 Persons with Disabilities / Divyang*
98.6% Share of transactions through Alternate Channels	65 Green Building Certifications*	>53 k Trees planted in open spaces and branch / office premises during Q1FY26	100% All permanent Employees covered under medical benefits

** indicates values that are cumulative in nature i.e. up to 30.06.2025*

Environment

SBI's MSCI ESG rating improved from

SBI's DJSI ESG rating improved from



Formation of ESG & Climate Finance Unit

- Consolidation of ESG and Climate finance functions under a dedicated unit headed by CGM to enable focused attention to support emerging climate finance activities during the transition phase.
- DMD, Chief Credit Officer is the designated Chief Sustainability Officer of the Bank

Vision

- To achieve Net Zero (Scope 1, 2 and 3) by 2055

Mission

To achieve by 2030:

I. Carbon Neutrality in Scope 1 & 2 emissions.

II. At least 7.5% of domestic gross advances to be Green advances

III. 25% of these green advances to be funded by Green Lines of Credit

Green Deposits

As on 30.06.2025 Total outstanding of SBI Green Deposit under Green Rupee Term deposit scheme is ₹ 125.60 crore.

Shift to Renewal energy sources

4,697 Solar Rooftops have been installed in Branches / Offices / ATMs / Premises with capacity of 32.42 MW as on 30.06.2025.

The Bank also owns 10 Windmills with an installed capacity of 15 MW.

Green Building Certification by IGBC

65 of Bank's official / residential buildings certified as Green Building as on 30.06.2025

Tree Plantation

More than 0.53 lakh trees have been planted in open spaces and branch / office premises under CSR activities during Q1FY26.

Impetus for Renewable Energy (RE) : Supporting growth of Fund and Non-Fund based RE projects with an associated capacity of 41,198 MW

As on 30th June 2025

Limits sanctioned for renewable energy projects:
Fund based - ₹ 74,604 crore
Non-Fund based - ₹ 13,249 crore

Limits sanctioned for Sustainable Finance activities :
Fund based - ₹ 17,446 crore
Non-Fund based - ₹ 2,939 crore

Solar Power (Rooftop & ground mounted):
Fund based - ₹ 45,736 crore
Non-Fund based - ₹ 8,551 crore

Small hydro / Hydro Power:
Fund based - ₹ 9,407 crore
Non-Fund based - ₹ 944 crore

Wind Power, Biomass and others:
Fund based - ₹ 19,461 crore
Non-Fund based - ₹ 3,754 crore

Sustainable Transportation
(includes E-Car loan of ₹ 3,197 crore):
Fund based - ₹ 9,988 crore
Non-Fund based - ₹ 1,756 crore

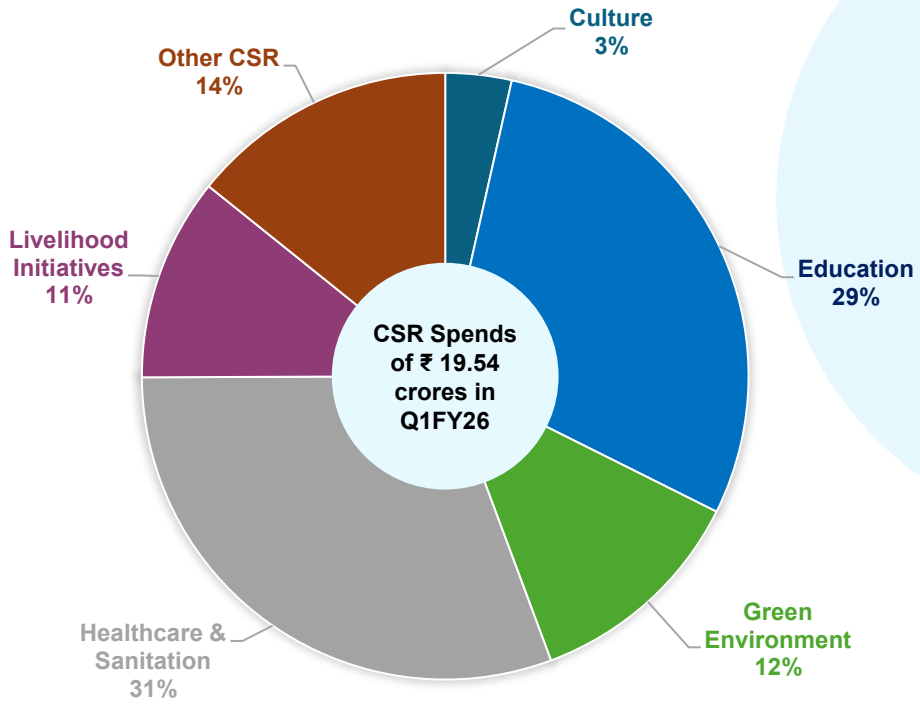
Green buildings:
Fund based - ₹ 2,172 crore
Non-Fund based - Nil

Energy Efficiency process, Waste & Pollution control and others:
Fund based - ₹ 5,286 crore
Non-Fund based - ₹ 1,183 crore

Contributing to Society (1/2)

Status of CSR activities as on 30.06.2025

CSR Expenditure during Q1FY26 (%)



- Mega Blood Donation Camps were organised across the country resulting in collection of 89680 units of blood on the occasion of 70th Foundation Day of the Bank
- Distribution of clothes to 30,000 poor families in Lucknow circle
- Distribution of 310 laptops to meritorious students belonging to from Sc/ST/OBC and other underprivileged of the Society in Bhopal Circle.
- CSR Support has been provided to Nomadic families at Leh by way of 16 community tents.
- Establishment of Smart classes in 17 identified Government schools in Maharajganj district of Uttar Pradesh
- Renovation of Vocational Training Centre at Sukna Military Station in Darjeeling ,West Bengal

Contributing to Society (2/2)

SBI Foundation: Highlights of long-term projects

SBI Foundation

- Celebrated 10 years of SBI Foundation on June 26th, 2025.

SBIF CONSERW : Environment & Sustainability

- Tripartite MoU signed with Feedback Foundation and Varanasi Cantonment Board to implement a Solid Waste Management project featuring a 5-TPD Sanitation Park, 95% segregation, waste worker skilling, and IEC campaigns.
- Tripartite MoU signed with Chintan and Ayodhya Nagar Nigam to implement an integrated waste management project in 4 wards of Ayodhya, including a 4-TPD MRF, waste segregation, waste worker skilling, and IEC campaigns.
- World Environment Day commemorated in SBI Foundation with a campaign on waste management and sustainability.

Centre of Excellence (CoE) for Persons with Disabilities (PwD)

- The Pankh Skill Development Centre was inaugurated under Swavalamban project at Kochi, Kerala in partnership with TRRAIN, aiming to train and place 1,650 PwDs across five centres over two years.
- Celebrated Global Accessibility Awareness Day at India International Centre, New Delhi, in collaboration with DEPwD and NAB.

SBI Gram Seva : Rural Development

- SBI Foundation celebrated International Yoga Day across its 'Gram Seva' project villages, bringing communities together and receiving wide coverage in various publications and on social media.
- Special Stories were telecasted in DD Channels about, 'SBI Jan-Van' social forestry project in Karnataka and 'SBI Gram Saksham' watershed development project in Jharkhand

SBIF LEAP : Livelihoods

- SBIF LEAP: Ghe Bharari – Mala Pankh Milale project was launched in Navi Mumbai with UMED-MSRLM to support women entrepreneurs through workshops.
- SBIF LEAP: Innovation for Social Good was launched in New Delhi with IIT Kanpur to support 30 impact - driven startups.
- SBIF LEAP: Incubating Incubator Initiative (i-Cube) was launched in New Delhi with NSRCEL (IIM Bangalore) to strengthen 8+ incubators in underserved regions.

SBIF Sashakti

- SBIF Sashakti – EntrepreNaari project was inaugurated in Panaji, Goa, in partnership with SEED, to empower 1,000 women entrepreneurs in the F&B sector.

SBI Youth for India Fellowship Program

- SBI Youth for India Annual Conclave 2025 was held in Guwahati, Assam with 214 attendees including YFI alumni, thematic experts, and partners. Highlights included sessions on AI, leadership, fundraising, and the SBI YFI Sahyog - Pitch Fest 2025.
- The Second Review Workshop for the YFI 2024–25 Batch was held at the State Bank Academy, Gurugram, where fellows from all 13 Partner NGOs presented their progress to experts.

SBIF Jivanam: Healthcare

- SBI Sanjeevani: Nirantar Seva project was inaugurated at Buldhana, Maharashtra (Samruddhi Mahamarg) in partnership with Creative Group.
- The SBI Sanjeevani: Clinic on Wheels project, in partnership with NISTHA, was inaugurated in Muzaffarpur, Bihar.

SBIF ILM : Education

- A special program uniquely named as KRIYA under SBIF ILM: Reimaging Science Education was launched in Raichur, Karnataka in partnership with Prayoga, introducing STEM learning across 12 government schools, benefitting 1,440 students

SBI's Policy Framework

Governance

Board level committees & Policies for better control and governance

Executive Committee of the Central Board	Risk Management Committee of the Board	Audit Committee of the Board	Corporate Social Responsibility Committee	Nomination and Remuneration Committee
IT Strategy Committee	Board Committee to Monitor Recovery	Review Committee for Identification of Wilful Defaulters / Non Co-operative Borrowers	Stakeholders Relationship Committee cum Customer Service Committee	Special Committee of the Board for Monitoring Large Value Frauds

- Sustainability and Business Responsibility Policy
- Climate Change Risk Management Policy
- Renewable Energy Policy
- Policy on Issuance and Allocation of Green Deposits
- ESG Financing Framework
- Code of Ethics
- Whistle-blower Policy
- Fair Lending Practices Code
- Commitment to Customers (BCSBI Code)
- Sustainability Linked Loans Policy Framework
- Business Continuity and Operational resilience Policy
- Cyber Security Policy and Standards
- Policy on KYC Standards, AML and CFT Measures
- Anti Bribery and Anti-Corruption Policy
- Garima Policy

Subsidiaries, Group Financials & Balance Sheet

SBI and its subsidiaries – leveraging synergies (1/2)

As on Jun 2025

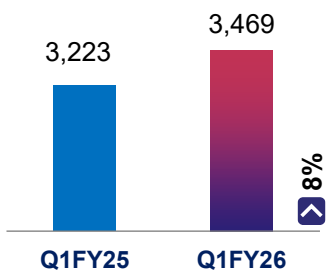
₹ in Crores

SBI Life

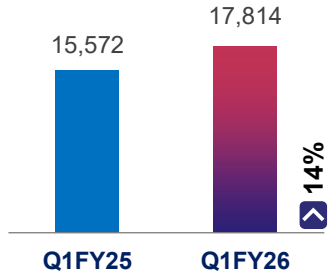
Apne Liye. Apno Ke Liye.

	Q1FY25	Q1FY26
PAT (₹ in Crores)	520	594
ROE (in %)	13.6	13.7

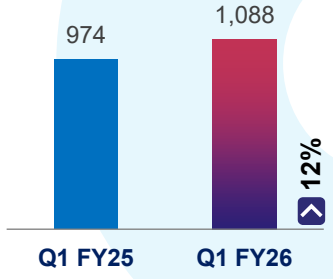
Individual Rated Premium



Gross Written Premium



Value of New Business



Market Share

- **Private market leadership** in Individual New Business Premium and Individual Rated New Business Premium, with private market share of 25% and 22.3% respectively.

Business Performance

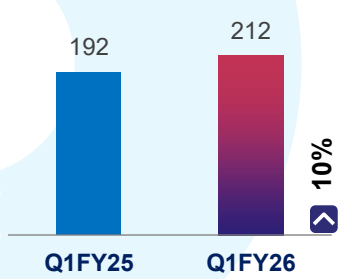
- Renewal Premium stands at ₹ 10,546 Crores; growth of 24%.
- PAT grew by 14% YoY and stands at ₹ 594 Crores; Robust solvency ratio of 1.96.
- VONB stands at ₹ 1,088 crores with a growth of 12%.
- VONB margin stands at 27.4%.
- Embedded Value stands at ₹ 74,257 crores with a growth of 20%.
- Assets under Management ₹ 4,75,813 Crores; growth of 15% YoY.

SBI card

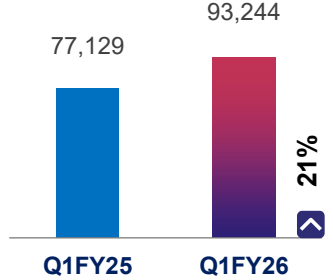
	Q1FY25	Q1FY26
PAT (₹ in Crores) *	594	556
ROE (in %)	19.1	15.8

**As per Ind AS, without OCI*

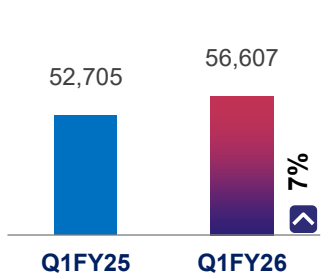
CIF (In Lakh)



Spends



Receivables



Market Share

- #2 player in Cards and #3 in Spends
- Cards-in-force in Q1FY26 19.1% (Q1FY25 18.5%),
- Spends in Q1FY26 16.6% (Q1FY25 15.9%)

Portfolio (Q1FY26)

- ▲ 10% YoY in cards,
- ▲ 21% YoY in spends
- ▲ 7% YoY in receivables

Profitability

- During Q1FY26 Revenue from Operations grew 12% YoY, PAT at ₹556 Crores
- During Q1FY26, ROA is at 3.4%, ROE is at 15.8%
- Capital Adequacy Ratio (CAR) is at 23.2%, Tier I is at 17.9%.

SBI and its subsidiaries – leveraging synergies (2/2)

As on Jun 2025

₹ in Crores

SBI FUNDS MANAGEMENT LIMITED

	Q1FY25	Q1FY26
PAT (₹ in Crores)*	680	845
ROE (in %)	36.4	37.0

**As per Ind AS, without OCI*

Performance Highlights

- SBIFML has been the largest player in the market since Q4FY20. As on June 2025, SBIMF has a quarterly Average AUM of ₹ 11.40 lakh crores with a market share of 15.80%. The second largest player has a market share of 13.09%.
- SBIMF Quarterly average Mutual Fund AUM grew by ₹ 1.52 lakh crores from ₹ 9.88 lakh crores in Q1FY25 to ₹ 11.40 lakh crores in Q1FY26.

SBICAPS

Complete Investment Banking Solutions

Group	Q1FY25	Q1FY26
PAT (₹ in Crores)	207	181
ROE (in %) (Annualised)*	19.0	14.1

** ROE is calculated without considering Fair value gain routed through OCI & exceptional gain.*

Performance Highlights

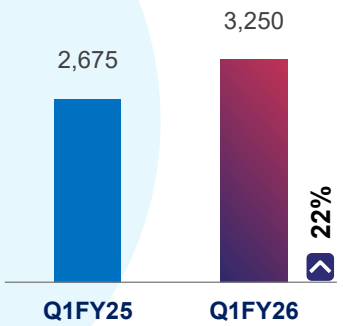
- PA&SF Group: Ranked No.1 Local Currency Loans (Mandated Lead Arranger). Market share of 58.98% (Apr-24 to Mar-25).
- DCM: Ranked No.6 for Debt Private placement of bonds in Q1FY26 as per the Bloomberg league table.
- ECM: Ranked No.7 in the ECM league table for the amount of issues done in Q1FY26.

SBI general INSURANCE

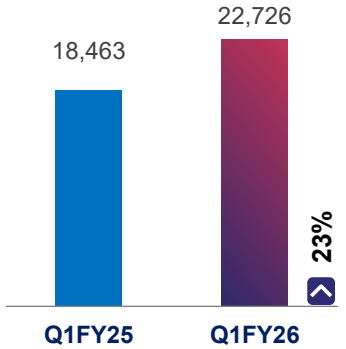
SURAKSHA AUR BHAROSA DONO

	Q1FY25	Q1FY26
PAT (₹ in Crores)	183	188
ROE (in %)	17.3	15.8

Gross Written Premium



AUM



Performance Highlights

- SBI General has grown 3.5x of the Pvt industry in Q1FY26.
- SBIG Market share is 6.19% in Q1FY26 as against 5.41% in Q1FY25.
- No. 1 player in Personal Accident segment amongst Private players.
- SBI General has ranked up in Pvt Motor segment to 6th Position from 7th LY (QoQ).

Regional Rural Banks

Sponsored by SBI

Performance Highlights – Q1FY26

9 RRBs operating in 9 States

- Deposits at **₹ 1,36,710 crores ▲ 0.94%** YoY
- CASA **▼ 82 bps YoY at 52.65%**
- Gross Advances at **₹ 1,11,691 crores ▲ 10.46%** YoY
- CD Ratio **▲ 705 bps YoY at 81.70%**
- NIM **▼ 47 bps YoY at 3.49%**

Network of 4,129 branches in 194 districts

- Gross NPA **▼ 119 bps YoY at 2.59%**
- Net Profit of **₹ 782 crores ▼ 13.71% YoY**
- ROA **▲ 10 bps YoY at 2.06%**
- PCR **▲ 229 bps YoY at 88.51%**
- ROE **▼ 438 bps YoY at 17.42%**

The figures reflect comparison of performance pertaining to 9 RRBs (post amalgamation) as against 14 RRBs. SBI sponsored 5 RRBs merged with RRBs of other sponsored Banks as per GOI's "One State One RRB" concept w.e.f. 01st May 2025.

SBI group financials – Q1FY26

Particulars (₹ in Crores)	Quarter Ended		Growth (%)
	Q1FY25	Q1FY26	YoY
Interest Earned	1,18,242	1,25,729	6.33
Non-Interest Income	33,883	41,263	21.78
Total Income	**1,52,125**	**1,66,992**	**9.77**
Interest Expended	71,701	78,266	9.16
Operating Expenses (i+ii)	**49,589**	**54,233**	**9.36**
(i) Employee Cost	16,847	18,491	*9.75*
(ii) Other Operating Expenses	32,742	35,742	*9.16*
Total Expenditure	**1,21,290**	**1,32,499**	**9.24**
Operating Profit	**30,835**	**34,493**	**11.86**
Provisions (other than Tax)	4,408	5,264	19.42
Add: Share in profit of associates	414	495	*19.63*
Less: Minority Interest	769	920	*19.56*
Tax Expenses	6,747	7,602	12.68
Net Profit	**19,325**	**21,201**	**9.71**

Particulars	Quarter Ended	
	Q1FY25	Q1FY26
ROA (%)	1.14	1.15
ROE (%)	21.55	19.68
Earning Per Share (₹)	86.85	95.29
Expenses Ratio (%)	49.15	47.37
NIM (%)	3.27	3.01
Gross NPA Ratio (%)	2.20	1.84
Net NPA Ratio (%)	0.56	0.47

Balance sheet

Liabilities

₹ in Crores

	SBI SOLO			SBI GROUP		
	Jun 24	Jun 25	YOY Growth (%)	Jun 24	Jun 25	YOY Growth (%)
Capital	892	892	0.00	892	892	0.00
Reserves and Surplus	3,96,496	4,69,302	18.36	4,38,165	5,19,583	18.58
Minority Interest				16,842	19,172	13.83
Deposits	49,01,726	54,73,254	11.66	49,53,324	55,34,314	11.73
Borrowings	5,85,667	5,37,749	-8.18	6,27,366	5,86,170	-6.57
Other Liabilities & Provisions	3,06,373	2,87,307	-6.22	7,38,130	7,84,159	6.24
Total Liabilities	**61,91,154**	**67,68,505**	**9.33**	**67,74,720**	**74,44,291**	**9.88**

Assets

	SBI SOLO			SBI GROUP		
	Jun 24	Jun 25	YOY Growth (%)	Jun 24	Jun 25	YOY Growth (%)
Cash & balances with RBI	2,14,824	2,62,777	22.32	2,15,278	2,62,965	22.15
Bal with Banks & Money at Call and Short Notice	71,777	1,09,635	52.74	88,061	1,27,216	44.46
Investments	16,28,836	16,83,494	3.36	20,95,660	22,29,737	6.40
Net Advances	37,49,139	41,96,205	11.92	38,30,522	42,87,300	11.92
Fixed Assets	42,527	51,555	21.23	44,624	53,794	20.55
Other Assets	4,84,050	4,64,839	-3.97	5,00,575	4,83,279	-3.46
Total Assets	**61,91,154**	**67,68,505**	**9.33**	**67,74,720**	**74,44,291**	**9.88**

Thank You