भारतीय स्टेट बैंक
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STATE BANK OF INDIA

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

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

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2025-26/577

04.11.2025

Madam / Sir,

Press Release on Financial Results for the quarter ended 30.09.2025

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 and half year ended 30.09.2025.

Yours faithfully,

ARUNA N DAK

Digitally signed by ARUNA N DAK
Date: 2025.11.04 13:33:28 +05'30'

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

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

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14वा माळा, स्टेट बँक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

शेयर आणि बॉन्ड विभाग,
कारपोरेट केन्द्र,
14वाँ तल, स्टेट बैंक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

Shares & Bonds Dept,
Corporate Centre,
14thFloor, State Bank Bhavan,
Madame Cama Road,
Mumbai - 400021, India

Press Release

Q2FY26 RESULTS

Highlights

Business

- Business crossed ₹100 Trillion
- RAM Portfolio crossed ₹25 Trillion

Profitability

- Net Profit for Q2FY26 stands at **₹20,160 crores** witnessing a growth of 9.97% YoY.
- **Operating Profit** for Q2FY26 up by 8.91% YoY to **₹31,904 crores**.
- Bank's **ROA** and **ROE** for the half year stand at 1.15% and 20.21% respectively
- Net Interest Income **(NII)** for Q2FY26 increased by 3.28% YoY.
- Whole Bank and Domestic **NIM** for the half year stand at 2.93% and 3.05% respectively.
- Whole Bank **NIM** for Q2FY26 is at 2.97% and Domestic NIM is at 3.09%.

Balance Sheet

- **Whole Bank Advances** growth at 12.73% YoY with **Domestic Advances** growth at 12.32% YoY.
- **Foreign Offices' Advances** grew by 15.04% YoY.
- **Retail Advances** grew by 15.09% YoY, led by **SME Advances** growth at 18.78% YoY followed by **Agri Advances** growth at 14.23% YoY and **Retail Personal Advances** growth at 14.09%.
- **Corporate Advances** registered YoY growth of 7.10%.
- **Whole Bank Deposits** grew by 9.27% YoY. **CASA Deposit** grew by 8.06% YoY. CASA ratio stands at 39.63% as on 30th September 25.

Asset Quality

- **Gross NPA ratio** at 1.73% improved by 40 bps YoY.
- **Net NPA ratio** at 0.42% improved by 11 bps YoY.
- **Provision Coverage Ratio** (PCR) improved by 13 pbs YoY and stands at 75.79% while **PCR (incl. AUCA)** improved by 8 bps and stands at 92.29%.
- **Slippage Ratio** for H1FY26 improved by 8 bps YoY and stands at 0.60%. **Slippage Ratio** for Q2FY26 improved by 6 bps YoY and stands at 0.45%
- **Credit Cost** for Q2FY26 stands at 0.39%.

Capital Adequacy

- Capital Adequacy Ratio **(CAR)** as at the end of Q2FY26 stands at 14.62%.

Alternate Channels

- More than 64% of SB accounts opened digitally through YONO in Q2FY26.
- Share of Alternate Channels in total transactions increased from ~98.2% in H1FY25 to ~98.6% in H1FY26.

Key Summary of Q2FY26 Results

₹ in Crores	Q2FY25	Q1FY26	Q2FY26	*YoY %*	*QoQ %*	H1FY25	H1FY26	*YoY %*
Profit & Loss								
Interest Income	1,13,871	1,17,996	1,19,654	5.08	1.41	2,25,397	2,37,650	5.44
Interest Expenses	72,251	76,923	76,670	6.12	-0.33	1,42,652	1,53,593	7.67
Net Interest Income	41,620	41,072	42,984	3.28	4.65	82,745	84,057	1.59
NIM, % (Domestic)	*3.27*	*3.02*	*3.09*	*-18 bps*	*7 bps*	*3.31*	*3.05*	*-26 bps*
Operating Profit	29,294	30,544	31,904	8.91	4.45	55,742	62,449	12.03
Loan loss provisions	3,631	4,934	4,132	13.81	-16.25	8,149	9,066	11.26
Profit after tax	**18,331**	**19,160**	**20,160**	**9.97**	**5.22**	**35,367**	**39,320**	**11.18**

₹ in Crores	Sep 24	Jun 25	Sep 25	*YoY %*	*QoQ %*
Balance Sheet					
Gross advances	**39,20,719**	**42,54,516**	**44,19,674**	**12.73**	**3.88**
Domestic Corporate	*11,57,171*	*12,03,430*	*12,39,346*	*7.10*	*2.98*
Domestic Retail Personal	*13,96,624*	*15,39,878*	*15,93,360*	*14.09*	*3.47*
Of which: Home loans	*7,64,141*	*8,50,856*	*8,80,422*	*15.22*	*3.47*
Deposits	**51,17,285**	**54,73,254**	**55,91,700**	**9.27**	**2.16**
Domestic CASA	*19,65,899*	*20,68,527*	*21,24,266*	*8.06*	*2.69*
Domestic Term Deposits	*29,44,629*	*31,86,346*	*32,36,366*	*9.91*	*1.57*
CASA Ratio (%)	*40.03*	*39.36*	*39.63*	*-40 bps*	*27 bps*
GNPA	83,369	78,040	76,243	-8.55	-2.30
NNPA	20,294	19,908	18,460	-9.04	-7.28

Ratios (%)	Q2FY25	Q1FY26	Q2FY26	YoY, bps	QoQ, bps	H1FY25	H1FY26	YoY, bps
Asset Quality								
GNPA	2.13	1.83	1.73	-40	-10	2.13	1.73	-40
NNPA	0.53	0.47	0.42	-11	-5	0.53	0.42	-11
PCR (with AUCA)	92.21	91.71	92.29	8	58	92.21	92.29	8
PCR (without AUCA)	75.66	74.49	75.79	13	130	75.66	75.79	13
Slippage Ratio	0.51	0.75	0.45	-6	-30	0.68	0.60	-8
Credit Cost	0.38	0.47	0.39	1	-8	0.43	0.43	0
Capital Ratios								
CET-1 ratio	9.95	11.10	11.47	152	37	9.95	11.47	152
Tier-1 ratio	11.32	12.45	12.67	135	22	11.32	12.67	135
CAR	13.76	14.63	14.62	86	-1	13.76	14.62	86

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