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, 'G' Block,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051

NSE SCRIP Code: SBIN

CC/S&B/AND/2026-27/501

03.11.2026

Madam / Sir,

Press Release on Financial Results for the quarter ended 30.09.2026

In compliance with 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 30.09.2026.

Yours faithfully,

ARUNA N DAK
Digitally signed by ARUNA N DAK
Date: 2026.11.03 13:55:12 +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)

Encl: A/a

Press Release

Q2FY27 RESULTS

Highlights

Business

- Business levels at ~₹115 trillion.
- Deposits and Advances at ₹63 trillion and ₹52 trillion, respectively.

Profitability

- **Net Profit** for Q2FY27 stands at **₹23,038 crores** witnessing a growth of 14.28% YoY.
- **Operating Profit** for Q2FY27 grew by 7.28% YoY to ₹34,226 crores.
- Bank's **ROA** and **ROE** for the half year stand at 1.14% and 18.68%, respectively.
- **Net Interest Income** (NII) for Q2FY27 increased by 14.69% YoY.
- Whole Bank and Domestic **NIM** for the H1FY27 stand at 2.90% and 3.06%, respectively.
- Whole Bank **NIM** and Domestic **NIM** stood at 2.94% and 3.11%, respectively, in Q2FY27, improving by 8 bps and 11 bps, respectively, over Q1FY27.

Balance Sheet

- **Whole Bank Advances** growth at 17.84% YoY with **Domestic Advances** growth at 16.94% YoY.
- **Foreign Offices' Advances** grew by 22.86% YoY in Rupee terms and 13.84% in Dollar terms.
- **RAM Advances** grew by 17.34% YoY, with double digit growth in all segments. **Agri Advances** grew by 22.64% YoY followed by **SME Advances** growth of 21.97% YoY and **Retail Personal Advances** growth of 14.54%.
- **Corporate Advances** registered YoY growth of 16.12%.
- **Whole Bank Deposits** grew by 12.27% YoY. **CASA Deposits** grew by 8.13% YoY. **CASA Ratio** stands at 38.32% as on 30th September 26. **Retail Term Deposits** registered YoY growth of 16.74%.

Asset Quality

- **Gross NPA Ratio** at 1.39% improved by 34 bps YoY.
- **Net NPA Ratio** at 0.36% improved by 6 bps YoY.
- **Provision Coverage Ratio** (PCR) stands at 74.43% while **PCR (incl. AUCA)** stands at 91.83%.
- **Slippage Ratio** for Q2FY27 improved by 4 bps YoY and stands at 0.41%.
- **Credit Cost** for Q2FY27 stands at 0.22%, a reduction of 17 bps YoY.

Capital Adequacy

- **Capital to Risk Weighted Assets Ratio** (CRAR) as at the end of Q2FY27 stands at 16.09%.

Key Summary of Q2FY27 Results

₹ in Crores	Q2FY26	Q1FY27	Q2FY27	QoQ %	YoY %	H1FY26	H1FY27	YoY %
Profit & Loss								
Interest Income	1,19,517	1,27,896	1,32,019	3.22	10.46	2,37,347	2,59,915	9.51
Interest Expenses	76,670	80,904	82,876	2.44	8.09	1,53,593	1,63,780	6.63
Net Interest Income	42,847	46,992	49,143	4.58	14.69	83,754	96,135	14.78
NIM, % (Domestic)	*3.08*	*3.00*	*3.11*	*11 bps*	*3 bps*	*3.04*	*3.06*	*2 bps*
Operating Profit	31,904	33,529	34,226	2.08	7.28	62,449	67,755	8.50
Loan loss provisions	4,132	3,359	2,759	-17.86	-33.23	9,066	6,118	-32.52
Profit after tax	**20,160**	**21,121**	**23,038**	**9.07**	**14.28**	**39,320**	**44,159**	**12.31**

₹ in Crores	Sep 25	Jun 26	Sep 26	YoY %	QoQ %
Balance Sheet					
Gross advances	**44,19,674**	**50,47,222**	**52,08,344**	**17.84**	**3.19**
Domestic Corporate	*12,39,346*	*14,20,652*	*14,39,156*	*16.12*	*1.30*
Domestic Retail Personal	*15,93,360*	*17,73,147*	*18,25,083*	*14.54*	*2.93*
Of which: Home loans	*8,80,422*	*9,59,369*	*9,85,537*	*11.94*	*2.73*
Deposits	**55,91,700**	**60,05,805**	**62,77,919**	**12.27**	**4.53**
Domestic CASA	*21,24,266*	*22,60,926*	*22,96,883*	*8.13*	*1.59*
Domestic Term Deposits	*32,36,366*	*35,00,427*	*36,97,717*	*14.26*	*5.64*
CASA Ratio (%)	*39.63*	*39.24*	*38.32*	*-131 bps*	*-92 bps*
GNPA	76,243	74,272	72,529	-4.87	-2.35
NNPA	18,460	19,158	18,546	0.47	-3.20

Ratios (%)	Q2FY26	Q1FY27	Q2FY27	QoQ, bps	YoY, bps	H1FY26	H1FY27	YoY, bps
Asset Quality								
GNPA	1.73	1.47	1.39	-8	-34	1.73	1.39	-34
NNPA	0.42	0.38	0.36	-2	-6	0.42	0.36	-6
PCR (with AUCA)	92.29	91.82	91.83	1	-46	92.29	91.83	-46
PCR (without AUCA)	75.79	74.20	74.43	23	-136	75.79	74.43	-136
Slippage Ratio	0.45	0.57	0.41	-16	-4	0.60	0.50	-10
Credit Cost	0.39	0.27	0.22	-5	-17	0.43	0.25	-18
Capital Ratios								
CET-1 ratio	11.47	12.89	13.34	45	187	11.47	13.34	187
Tier-1 ratio	12.67	13.90	14.34	44	167	12.67	14.34	167
CRAR	14.62	15.67	16.09	42	147	14.62	16.09	147

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