भारतीय स्टेट बैंक
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STATE BANK OF INDIA

हर भारतीय का बैंक

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/2026-27/346 07.08.2026

Madam / Sir,

Press Release on Financial Results for the quarter ended 30.06.2026

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 30.06.2026.

Yours faithfully,

ARUNA N DAK
Digitally signed by ARUNA N DAK
Date: 2026.08.07 13:49:44 +05'30'

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

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

Encl: A/a

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मादाम कामा रोड,
मुंबई – ४०००२१, भारत

शेयर आणि बॉन्ड विभाग,
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14वाँ तल, स्टेट बैंक भवन,
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भारतीय स्टेट बैंक
STATE BANK OF INDIA

Press Release

Q1FY27 RESULTS

Highlights

Business

- Business crossed ₹110 Trillion.
- Deposits & Advances crossed ₹60 Trillion & ₹50 Trillion respectively.

Profitability

- **Net Profit** for Q1FY27 stands at **₹21,121 crores** witnessing a growth of 10.23% YoY.
- **Operating Profit** for Q1FY27 grew by 9.77% YoY to ₹33,529 crores.
- Bank's **ROA** and **ROE** for Q1FY27 stand at 1.11% and 17.87% respectively.
- **Net Interest Income** (NII) for Q1FY27 increased by 14.88% YoY.
- **Domestic NIM** at 3.00% in Q1FY27, improved by 7 bps over Q4FY26.
  Whole Bank NIM at 2.86% in Q1FY27, improved by 5 bps over Q4FY26.

Balance Sheet

- **Whole Bank Advances** growth at 18.63% YoY with **Domestic Advances** growth at 18.15% YoY.
- **Foreign Offices' Advances** grew by 21.38% YoY in rupee terms and 9.97% in dollar terms.
- **RAM Advances** grew by 18.20% YoY, with double digit growth in all segments. **Agri Advances** grew by 25.43% YoY followed by **SME Advances** growth of 22.33% YoY and **Retail Personal Advances** growth of 15.15%.
- **Corporate Advances** registered YoY growth of 18.05%.
- **Whole Bank Deposits** grew by 9.73% YoY. **CASA Deposits** grew by 9.30% YoY. **CASA Ratio** stands at 39.24% as on 30th June 26. **Retail Term Deposits r**egistered YoY growth of 14.39%.

Asset Quality

- **Gross NPA Ratio** at 1.47% improved by 36 bps YoY.
- **Net NPA Ratio** at 0.38% improved by 9 bps YoY.
- **Provision Coverage Ratio** (PCR) stands at 74.20% while **PCR (incl. AUCA)** stands at 91.82%.
- **Slippage Ratio** for Q1FY27 improved by 18 bps YoY and stands at 0.57%.
- **Credit Cost** for Q1FY27 stands at 0.27%.

Capital Adequacy

- **Capital to Risk Weighted Assets Ratio** (CRAR) as at the end of Q1FY27 stands at 15.67%.

Alternate Channels

- More than 64% of SB accounts opened digitally through **YONO** in Q1FY27.
- Share of Alternate Channels in total transactions increased from ~98.6% in Q1FY26 to ~98.8% in Q1FY27.

SBI

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STATE BANK OF INDIA

Key Summary of Q1FY27 Results

₹ in Crores	Q1FY26	Q4FY26	Q1FY27	YoY %	QoQ %
Profit & Loss					
Interest Income	1,17,830	1,23,098	1,27,896	8.54	3.90
Interest Expenses	76,923	78,718	80,904	5.17	2.78
Net Interest Income	40,907	44,380	46,992	14.88	5.89
NIM, % (Domestic)	*3.01*	*2.93*	*3.00*	*-1 bp*	*7 bps*
Operating Profit	30,544	27,704	33,529	9.77	21.03
Loan loss provisions	4,934	3,140	3,359	-31.92	6.96
Profit after tax	**19,160**	**19,684**	**21,121**	**10.23**	**7.30**

₹ in Crores	Jun 25	Mar 26	Jun 26	YoY %	QoQ %
Balance Sheet					
Gross advances	**42,54,516**	**49,32,627**	**50,47,222**	**18.63**	**2.32**
Domestic Corporate	*12,03,430*	*14,24,589*	*14,20,652*	*18.05*	*-0.28*
Domestic Retail Personal	*15,39,878*	*17,35,778*	*17,73,147*	*15.15*	*2.15*
Of which: Home loans	*8,50,856*	*9,44,210*	*9,59,369*	*12.75*	*1.61*
Deposits	**54,73,254**	**59,75,642**	**60,05,805**	**9.73**	**0.50**
Domestic CASA	*20,68,527*	*22,62,011*	*22,60,926*	*9.30*	*-0.05*
Domestic Term Deposits	*31,86,346*	*34,70,949*	*35,00,427*	*9.86*	*0.85*
CASA Ratio (%)	*39.36*	*39.46*	*39.24*	*-12 bps*	*-22 bps*
GNPA	78,040	73,452	74,272	-4.83	1.12
NNPA	19,908	18,830	19,158	-3.77	1.74

Ratios (%)	Q1FY26	Q4FY26	Q1FY27	YoY, bps	QoQ, bps
Asset Quality					
GNPA	1.83	1.49	1.47	-36	-2
NNPA	0.47	0.39	0.38	-9	-1
PCR (with AUCA)	91.71	91.97	91.82	11	-15
PCR (without AUCA)	74.49	74.36	74.20	-29	-16
Slippage Ratio	0.75	0.47	0.57	-18	10
Credit Cost	0.47	0.27	0.27	-20	0
Capital Ratios					
CET-1 ratio	11.10	12.29	12.89	179	60
Tier-1 ratio	12.45	13.33	13.90	145	57
CRAR	14.63	15.40	15.67	104	27

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