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/2026-27/502

03.11.2026

Madam / Sir,

Presentation on Financial Results for the quarter and half year ended 30.09.2026

In compliance with the provisions of Regulation 30 read with Clause 15 of Para A Part A of Schedule III to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit the presentation for analysts / investors on Financial Results of the Bank for the quarter and half ended 30.09.2026.

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

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

Yours faithfully,

ARUNA N DAK
Digitally signed by ARUNA N DAK
Date: 2026.11.03 13:56:24 +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)

Encl: A/a

SBI

The banker to every Indian

Quarterly Results Q2FY27

ANALYST PRESENTATION

03.11.2026

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

SBI delivers Strong & Sustainable Performance

As on Sep 26

Profitability (Q2FY27)



₹23,038 Cr
Net Profit
▲ 14.28% YoY

₹34,226 Cr
Operating Profit
▲ 7.28% YoY

1.14%
RoA (H1FY27)

18.68%
RoE (H1FY27)

2.94%
NIM (Whole Bank)

3.11%
NIM (Domestic)

Domestic NIM ▲ 11 bps over Q1FY27

Business Growth



Gross Advances
₹52 Trillion
▲ 17.84% YoY

▲ YoY
SME **21.97%**
Agri **22.64%**
Retail Per **14.54%**

Deposits
₹63 Trillion
▲ 12.27% YoY

▲ YoY
SB **8.78%**
Retail TD **16.74%**

Asset Quality



1.39%
Gross NPA

0.36%
Net NPA

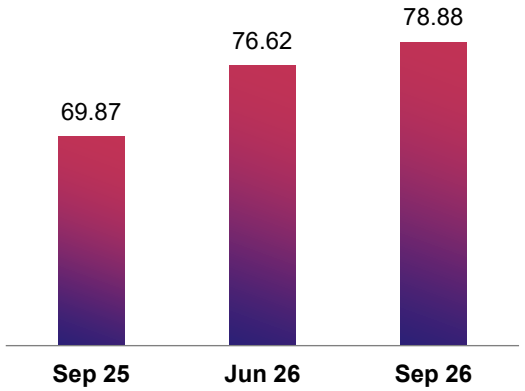
0.22%
Credit Cost
(Q2FY27)

74.43%
PCR

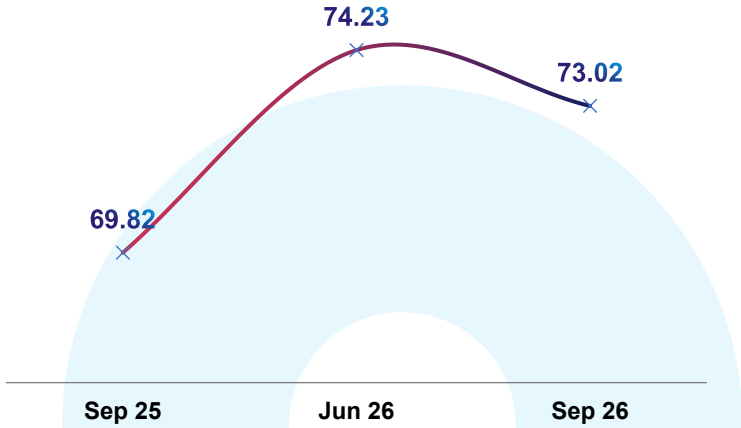
Lowest NPA Ratios in 2+ decades

Strong Foundations, Building a Future-Ready SBI

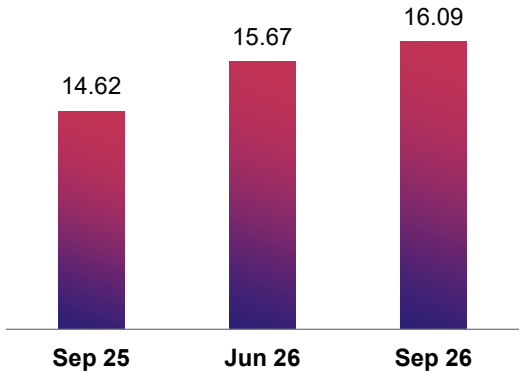
Balance Sheet Size (₹ Trillion)



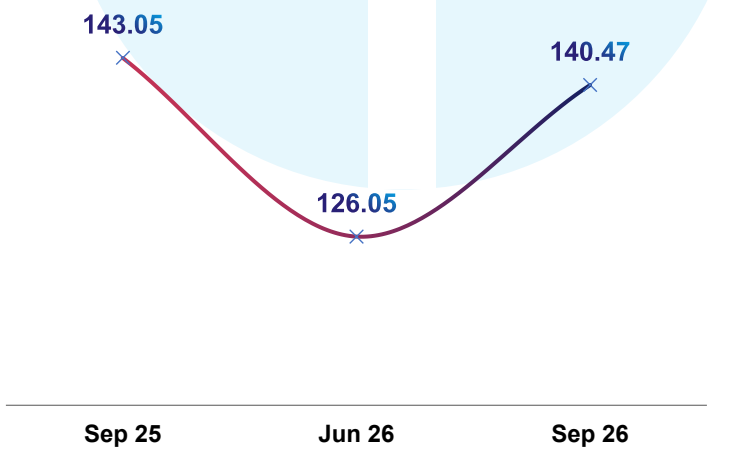
Domestic CD Ratio (%)



CRAR (%)



LCR (%)



Digital Leadership



98.9%
transactions through alternate channels

No. 1
in Debit card spends, ATMs, value & no. of Mobile Banking transactions

11.1 Cr
Registered customers on YONO

~6 Cr
Registrations on New YONO

Shaping the future

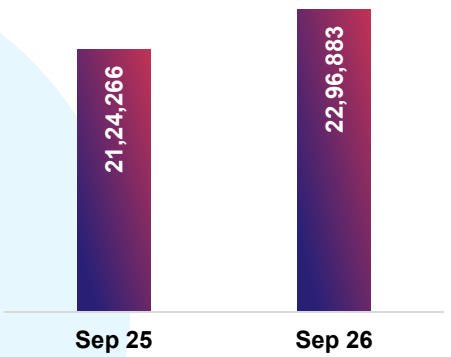
Performance Highlights

Key indicators

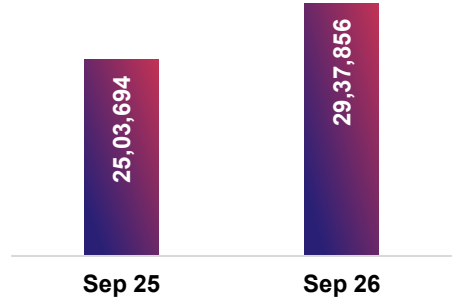
		Quarter Ended		YoY Growth
		Q2FY26	Q2FY27	
Profit & Loss (₹ in Crores)	Net Interest Income	42,847	49,143	14.69%
	Net Interest Margin – Whole Bank (%)	2.96	2.94	-2 bps
	Net Interest Margin – Domestic (%)	3.08	3.11	3 bps
	Operating Profit	31,904	34,226	7.28%
	Net Profit	20,160	23,038	14.28%
Balance Sheet (₹ in Crores)	Gross Advances	44,19,674	52,08,344	17.84%
	Total Deposits	55,91,700	62,77,919	12.27%
Key Ratios (in %)	Credit Cost	0.39	0.22	-17 bps
	Gross NPA	1.73	1.39	-34 bps
	Net NPA	0.42	0.36	-6 bps
	PCR (Incl. AUCA)	92.29	91.83	-46 bps
	PCR	75.79	74.43	-136 bps
	Capital Adequacy	14.62	16.09	147 bps

₹ in Crores

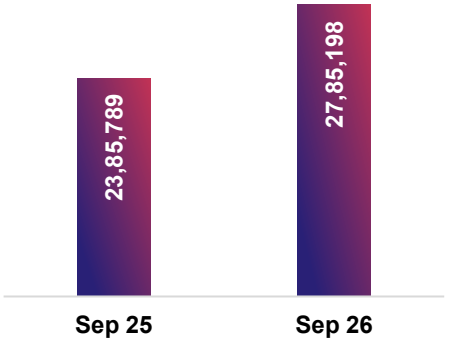
CASA Deposits — 8.13% YoY



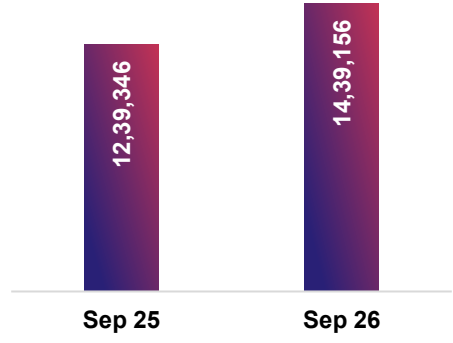
RAM Advances — 17.34% YoY



Retail Term Deposits — 16.74% YoY



Corporate Advances — 16.12% YoY

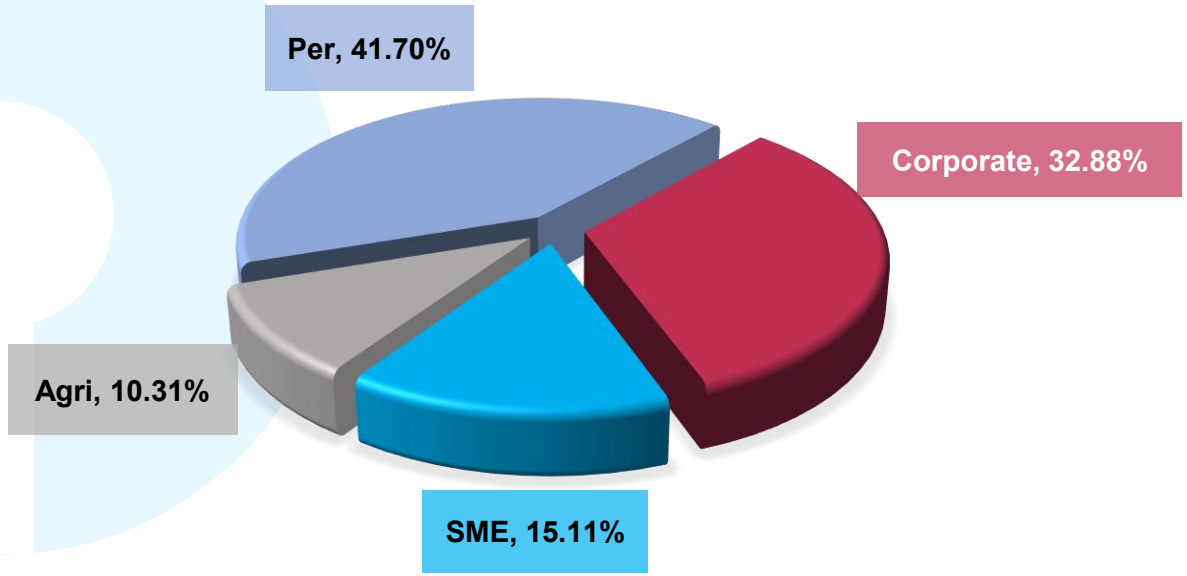


Credit growth

₹ in Crores

Segment	Sep 25	Sep 26	YoY Growth (%)
Retail Personal	15,93,360	18,25,083	14.54
Agri	3,68,112	4,51,438	22.64
SME	5,42,222	6,61,335	21.97
Corporate	12,39,346	14,39,156	16.12
Domestic Advances	**37,43,039**	**43,77,012**	**16.94**
Foreign Offices Advances	6,76,635	8,31,332	22.86
Total Whole Bank Advances	**44,19,674**	**52,08,344**	**17.84**

Share of Domestic Advances as on Sep 26



RAM Portfolio Share: **67.12%**

Credit growth - Retail Personal Banking

As on Sep 2026

Leadership across all segments

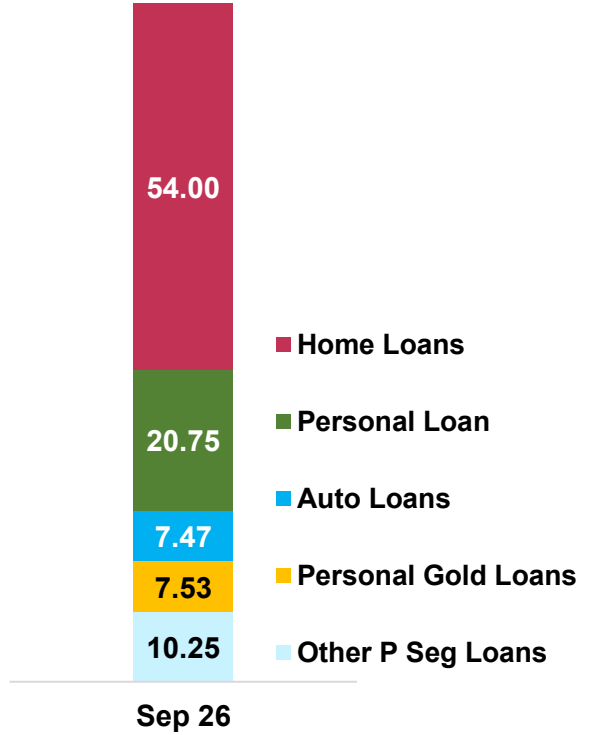
Retail Personal Portfolio of **~₹18.3** lakh crore

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

Sep 26 **~41.7%** of Dom. Adv.

	O/S, ₹ in crores	YoY Growth, %	GNPA, %
Home Loans	9,85,537	11.94	0.57
Personal Loan	3,78,769	7.48	1.15
Auto Loans	1,36,294	5.88	0.52
Personal Gold Loans	1,37,349	89.31	0.05
Other P Seg Loans	1,87,134	17.51	0.57

Composition of Retail Personal Advances (in%)



Credit growth - Diversified Loan Portfolio

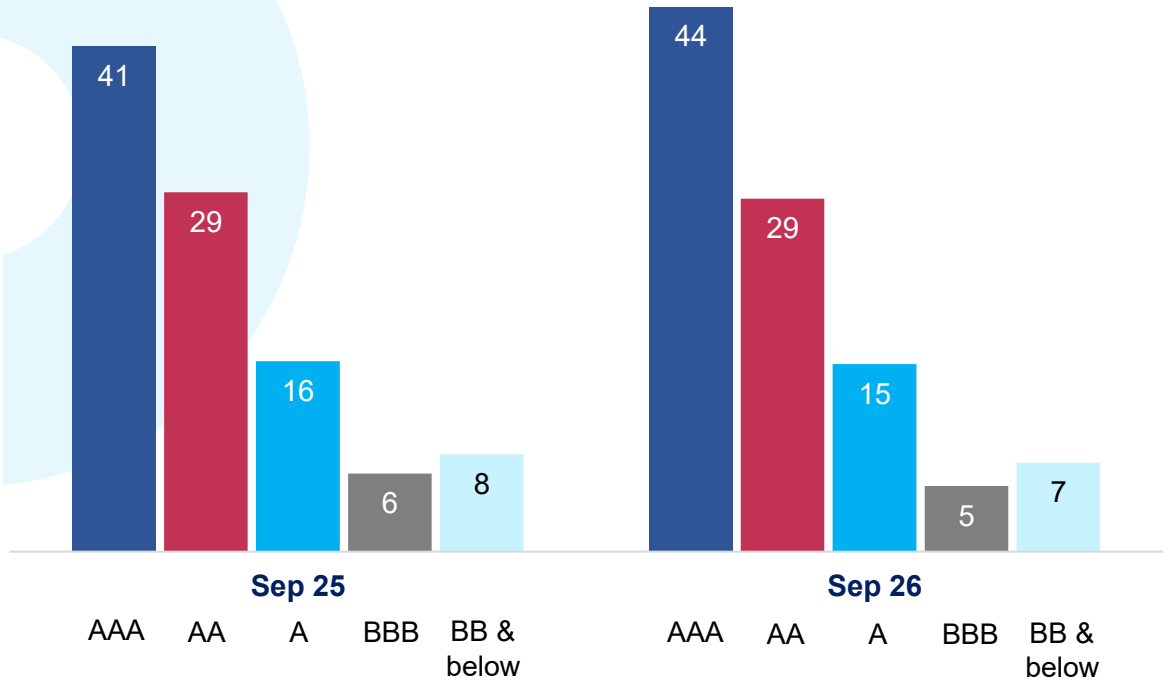
Diversified and well distributed across sectors

(₹ in Crores)

Outstanding as on 30th Sep 26	Fund Based O/S		
Sectors	Amount	% Share	YoY Gr %
Infrastructure	4,12,931	9.43	6.01
of which: Power	2,68,059	6.12	20.12
Telecommunication	19,090	0.44	-8.34
Roads & Ports	82,746	1.89	-20.22
Other Infrastructure	43,035	0.98	2.97
Services	6,60,758	15.10	25.61
Iron & Steel	79,215	1.81	13.88
Aviation & Airports	29,834	0.68	27.29
Tourism & Hotels	10,828	0.25	15.76
Textiles	41,764	0.95	7.78
Petroleum & Petrochemicals	87,831	2.01	22.35
Engineering	63,069	1.44	47.66
Comm. Real Estate	84,160	1.92	27.75
Other Industries	6,30,101	14.40	15.71
Home Loans	9,85,537	22.52	11.94
Auto Loans	1,36,294	3.11	5.88
Other Retail Loans	7,03,252	16.07	20.38
Agriculture	4,51,438	10.31	22.64
Total Domestic Advances	**43,77,012**	**100.00**	**16.94**

High quality asset book

Corporate Rating mix (%)

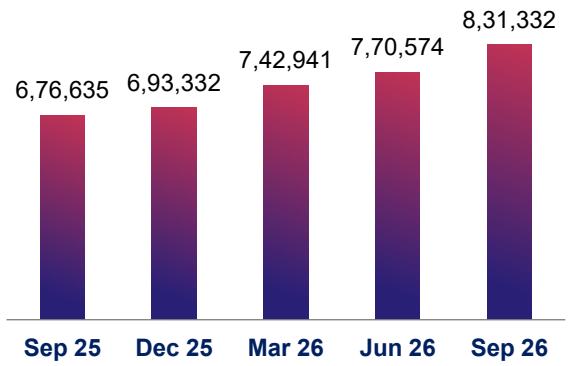


~40% share to PSUs / Govt. Depts. as on Sep 26

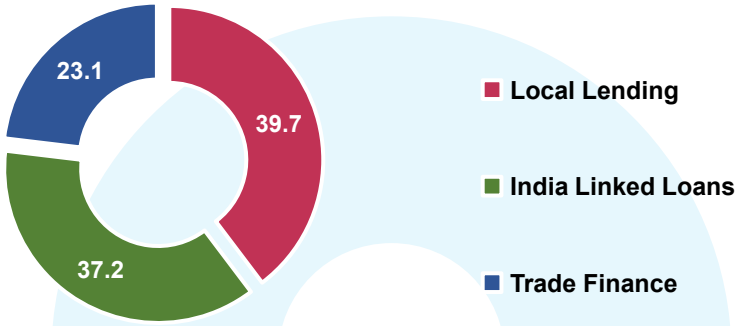
Credit growth – International Banking

Gross Advances: 22.86% YoY growth

₹ in Crores

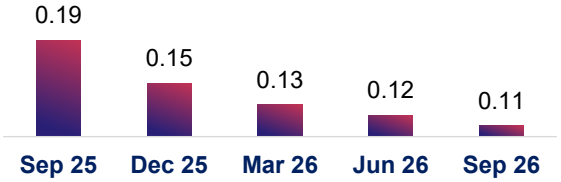


Break up of Loan Portfolio (%)

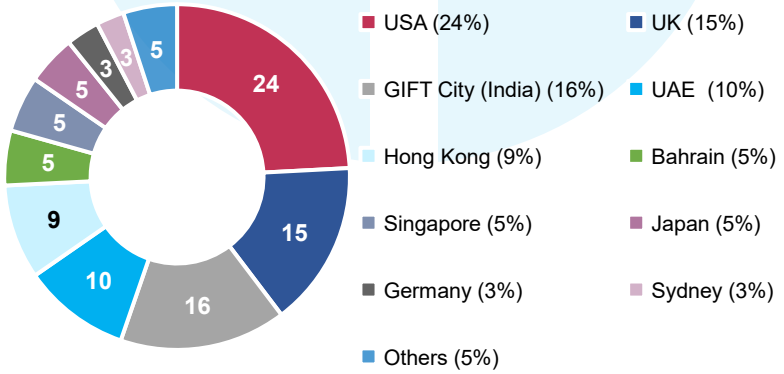


Asset Quality: NPAs Contained

GNPA (%)



Loan Portfolio across Geographies (%)



Highlights:

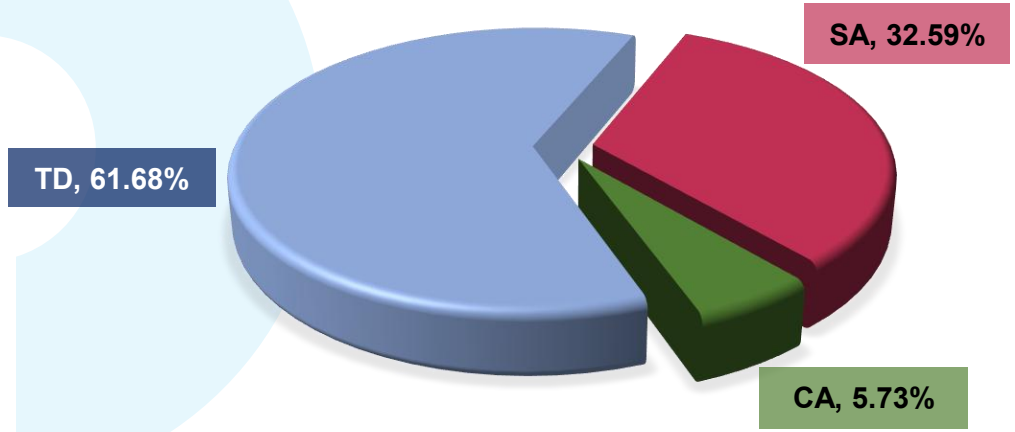
- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 22.86% on YoY basis (in Dollar terms YoY growth of 13.84%). External Commercial Borrowings, and Local Credit are major drivers of customer credit. FCNR(B) loans of USD 8.83 Bn.
- Growth in customer credit is majorly contributed by US Ops, London, GIFT City, Middle East and East Asia region branches.
- Gross NPA ratio is down by 8 bps on YoY basis and showing declining trend, underlining high quality of assets booked.

Deposit growth

₹ in Crores

Particulars	Sep 25	Sep 26	YoY Growth (%)
Current Account Deposits (CA)	3,28,230	3,43,208	4.56
Saving Bank Deposits (SA)	17,96,036	19,53,675	8.78
CASA Deposits	**21,24,266**	**22,96,883**	**8.13**
Term Deposits (TD)	32,36,366	36,97,717	14.26
Domestic Deposits	**53,60,632**	**59,94,600**	**11.83**
Foreign Offices Deposits	2,31,068	2,83,319	22.61
Total Deposits	**55,91,700**	**62,77,919**	**12.27**

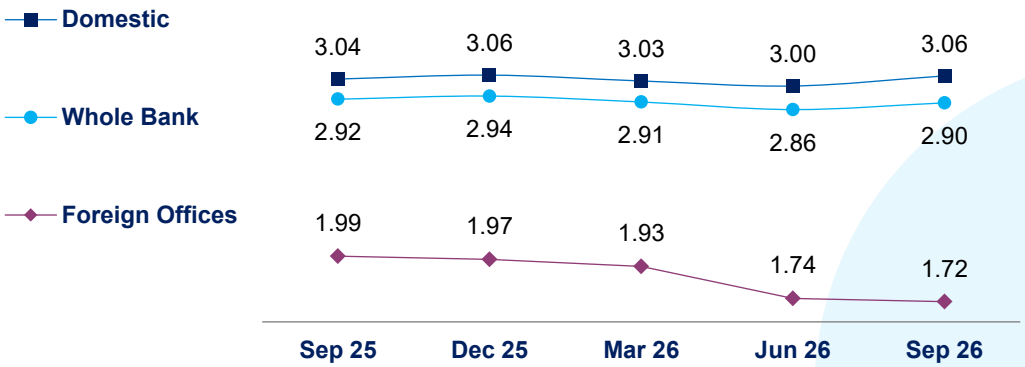
Share of Domestic Deposits as on Sep 26



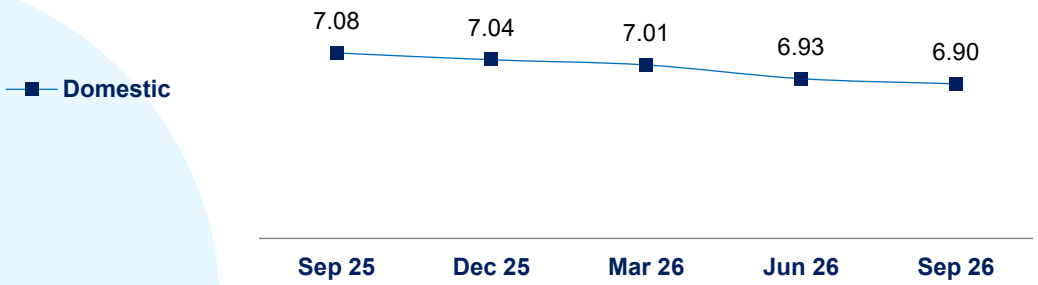
CASA: **38.32%**

Margins, Yield & Cost (Cumulative)

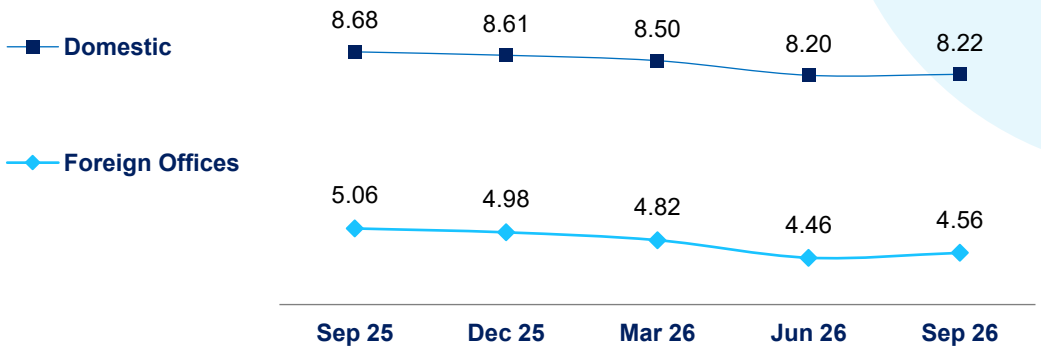
Net Interest Margins (%)



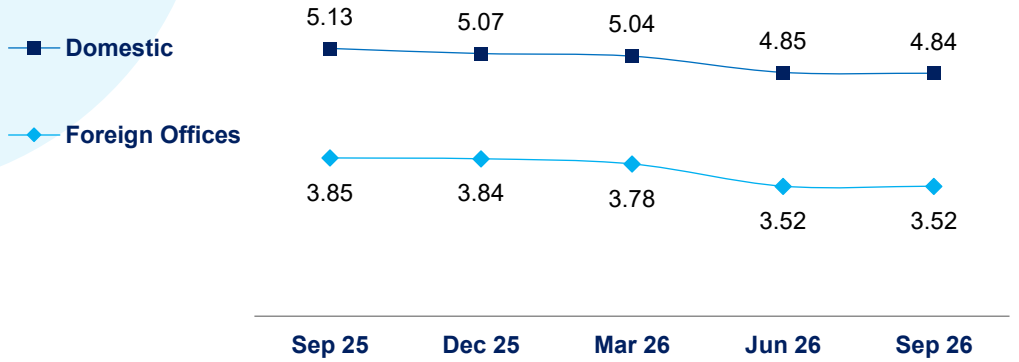
Yield on Investments (%)



Yield on Advances (%)



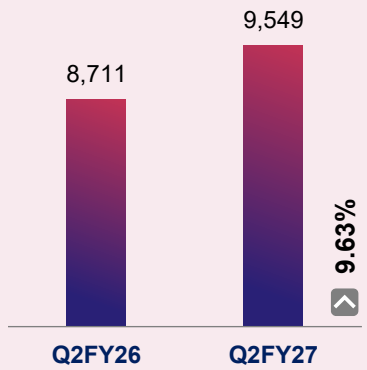
Cost of Deposits (%)



Non-interest income

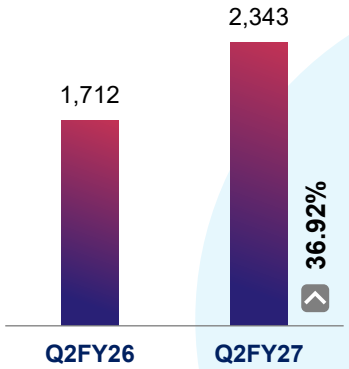
₹ in Crores

Fee Income

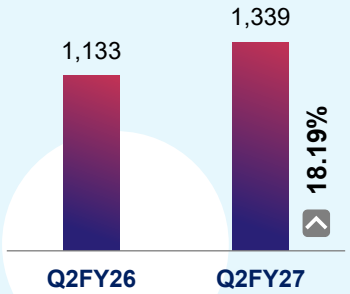


Key Components of Fee Income

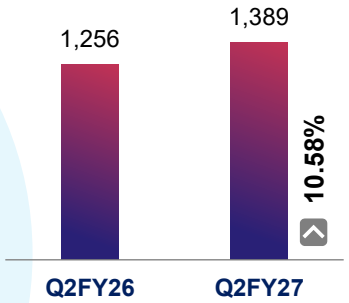
Loan Processing Charges



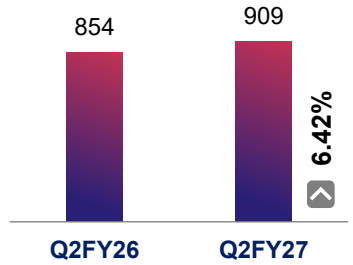
Commission on Government Business



CVE Income

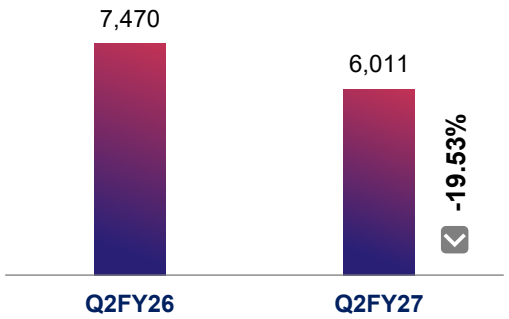


Commission on LC / BG

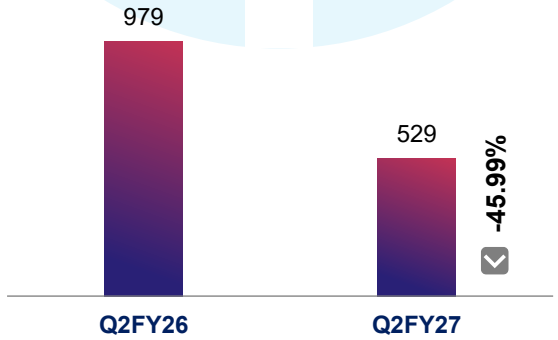


Other Key Non-interest Income components

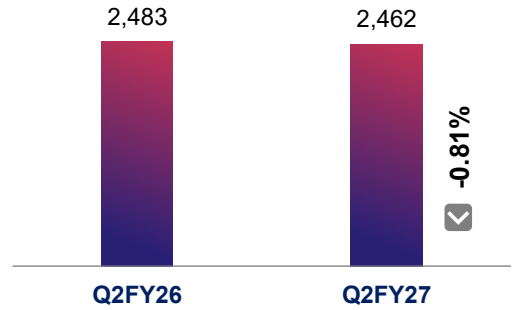
Profit / Loss on Sale / Revaluation of Investments



Forex / Derivatives Income



Recovery from AUCA accounts

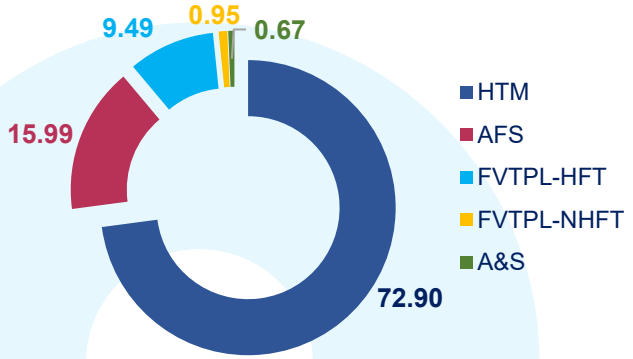


Treasury Operations

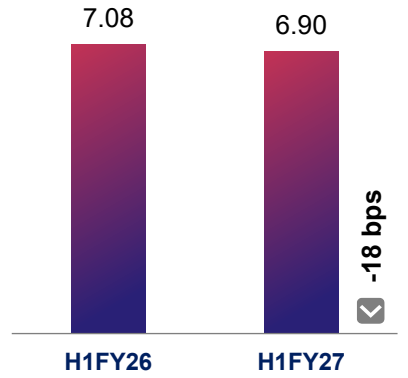
₹ in Crores

Gross Investment Book	Sep 25	Sep 26
Domestic Investments	**16,58,106**	**17,86,298**
- of which SLR	13,78,022	15,21,752
Foreign Offices Investments	**77,793**	**85,640**
Total Investments Book	**17,35,899**	**18,71,938**

Break up of Domestic Investments as on Sep 26 (%)

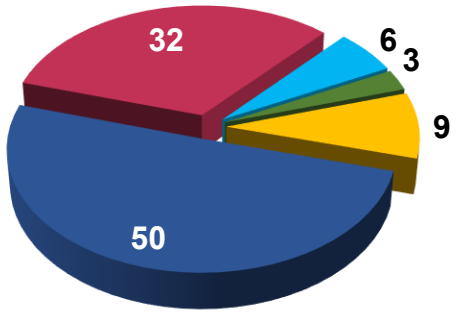


Yield on Investments (%)



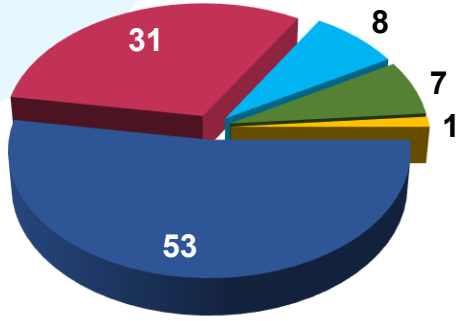
AFS Book (%)

Sep 2025



Modified Duration
2.33

Sep 2026



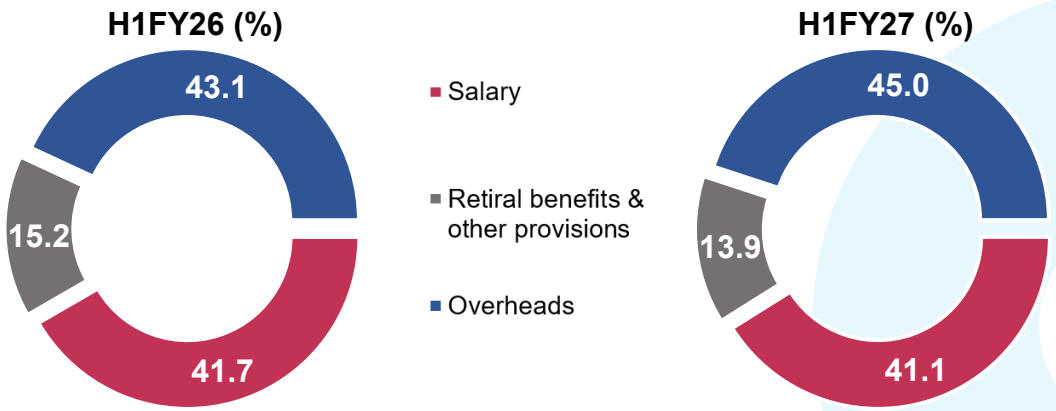
Modified Duration
2.82

G-Sec and T Bill Corporate Bonds Others SDLs CP

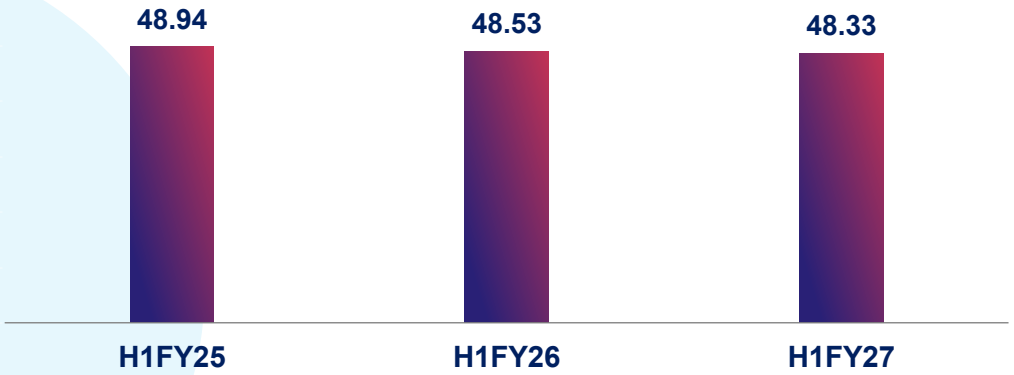
Operating expenses

Focus continues on improving income streams with control on costs

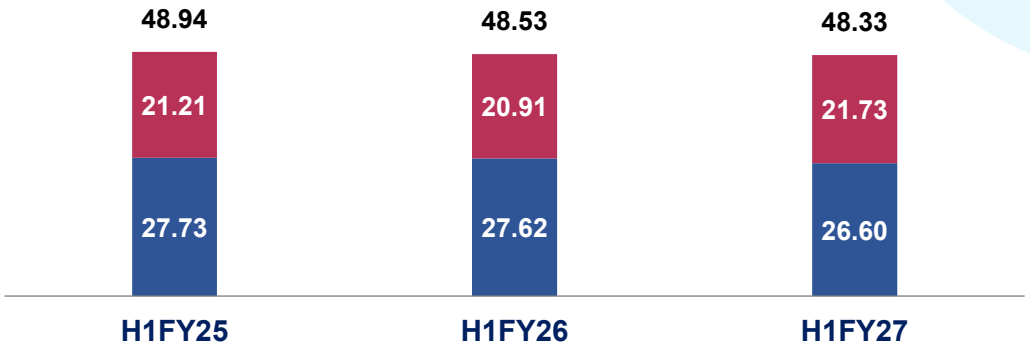
Operating Expenses



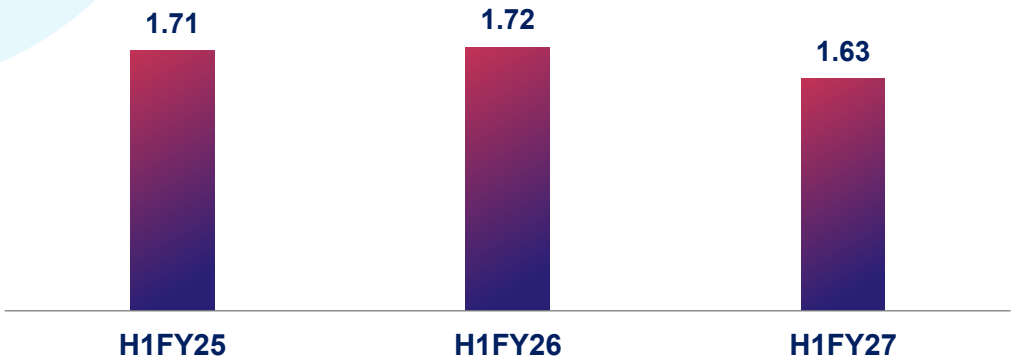
Cost to Income Ratio (%)



Overheads to Operating Income (%) Staff Expenses to Operating Income (%)



Cost to Average Assets (%)



Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Interest Income	1,19,517	1,27,896	1,32,019	2,37,347	2,59,915	3.22	10.46	9.51
Interest Expenses	76,670	80,904	82,876	1,53,593	1,63,780	2.44	8.09	6.63
Net Interest Income	**42,847**	**46,992**	**49,143**	**83,754**	**96,135**	**4.58**	**14.69**	**14.78**
Non Interest Income*	20,056	15,923	19,066	37,567	34,989	19.74	-4.94	-6.86
Operating Income	**62,903**	**62,915**	**68,209**	**1,21,321**	**1,31,124**	**8.41**	**8.44**	**8.08**
Operating Expenses	30,999	29,386	33,983	58,872	63,369	15.64	9.63	7.64
Operating Profit	**31,904**	**33,529**	**34,226**	**62,449**	**67,755**	**2.08**	**7.28**	**8.50**
Total Provisions	11,744	12,408	11,188	23,129	23,596	-9.83	-4.74	2.02
Net Profit	**20,160**	**21,121**	**23,038**	**39,320**	**44,159**	**9.07**	**14.28**	**12.31**
NIM (Whole Bank) (%)	**2.96**	**2.86**	**2.94**	**2.92**	**2.90**	**8 bps**	**-2 bps**	**-2 bps**
NIM (Domestic) (%)	**3.08**	**3.00**	**3.11**	**3.04**	**3.06**	**11 bps**	**3 bps**	**2 bps**
Cost to Income Ratio (%)	**49.28**	**46.71**	**49.82**	**48.53**	**48.33**	**311 bps**	**54 bps**	**-20 bps**
Cost to Average Assets (%)	**1.80**	**1.54**	**1.75**	**1.72**	**1.63**	**21 bps**	**-5 bps**	**-9 bps**

** Includes one-time profit of ₹4,593 crores on account of stake sale in Yes Bank in Q2FY26 and ₹7,288 crores on account of stake sale in SBI Funds Management in Q2FY27*

Total income

Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Interest on Loans	86,183	94,011	97,464	1,71,621	1,91,476	3.67	13.09	11.57
Interest on Resources	29,972	30,922	31,813	59,569	62,735	2.88	6.15	5.32
Other Interest Income	3,363	2,963	2,741	6,158	5,704	-7.51	-18.50	-7.37
Total Interest Income	**1,19,517**	**1,27,896**	**1,32,019**	**2,37,347**	**2,59,915**	**3.22**	**10.46**	**9.51**
Fee Income	8,711	9,476	9,549	16,553	19,025	0.77	9.63	14.93
Profit / Loss on Sale / Revaluation of Investments	7,470	4,319	6,011	13,796	10,330	39.16	-19.53	-25.12
Forex / Derivatives Income	979	497	529	2,611	1,025	6.47	-45.99	-60.73
Miscellaneous Income	2,897	1,631	2,977	4,607	4,608	82.58	2.79	0.02
Total Non Interest Income	**20,056**	**15,923**	**19,066**	**37,567**	**34,989**	**19.74**	**-4.94**	**-6.86**
Total Income	**1,39,573**	**1,43,819**	**1,51,084**	**2,74,914**	**2,94,904**	**5.05**	**8.25**	**7.27**

Fee income break up

Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Loan Processing Charges	1,712	2,114	2,343	3,037	4,458	10.84	36.92	46.78
Commission on Govt. Business	1,133	1,578	1,339	2,183	2,917	-15.14	18.19	33.65
Commission on LC/BG	854	888	909	1,742	1,797	2.35	6.42	3.19
CVE Income	1,256	1,140	1,389	2,266	2,528	21.89	10.58	11.57
Remittance, Collection, etc.	2,060	1,768	1,616	3,562	3,384	-8.61	-21.56	-5.00
Miscellaneous Fee Income	1,696	1,988	1,953	3,764	3,941	-1.78	15.15	4.70
Fee Income	**8,711**	**9,476**	**9,549**	**16,553**	**19,025**	**0.77**	**9.63**	**14.93**

Total expenses

Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Interest on Deposits	68,946	71,119	73,528	1,37,982	1,44,648	3.39	6.65	4.83
Interest on Borrowings	4,286	6,442	6,021	8,763	12,463	-6.54	40.47	42.22
Other Interest Paid	3,438	3,343	3,326	6,848	6,669	-0.48	-3.24	-2.62
Total Interest Expenses	**76,670**	**80,904**	**82,876**	**1,53,593**	**1,63,780**	**2.44**	**8.09**	**6.63**
Salary	12,060	13,182	12,860	24,530	26,042	-2.44	6.63	6.16
Provisions for Employees	4,546	4,242	4,592	8,975	8,833	8.25	1.02	-1.58
Staff Expenses	**16,606**	**17,424**	**17,452**	**33,505**	**34,876**	**0.16**	**5.09**	**4.09**
Overheads	**14,393**	**11,962**	**16,531**	**25,367**	**28,493**	**38.20**	**14.86**	**12.32**
Operating Expenses	**30,999**	**29,386**	**33,983**	**58,872**	**63,369**	**15.64**	**9.63**	**7.64**
Total Expenses	**1,07,669**	**1,10,290**	**1,16,859**	**2,12,466**	**2,27,149**	**5.96**	**8.54**	**6.91**

Overheads

Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Rent, Taxes & Lighting	1,663	1,470	1,872	3,052	3,342	27.29	12.54	9.50
Depreciation	1,078	1,189	1,271	2,037	2,460	6.89	17.97	20.79
Printing & Stationery	262	215	259	481	475	20.49	-1.13	-1.30
Postage & Telecommunications	248	183	279	388	462	52.21	12.52	19.26
Repairs & Maintenance to Bank's Property	352	286	370	641	656	29.49	5.20	2.33
Travelling & Halting	490	419	552	876	971	31.81	12.83	10.94
Business Acquisition & Development Expenses	1,244	1,354	2,004	2,216	3,358	48.05	61.07	51.53
ATM / CDM / Debit Card / Other Expenses	2,926	2,737	3,226	5,207	5,963	17.85	10.23	14.53
Miscellaneous Expenses	6,130	4,108	6,697	10,470	10,806	63.02	9.26	3.20
Overheads	**14,393**	**11,962**	**16,531**	**25,367**	**28,493**	**38.20**	**14.86**	**12.32**

Provisions & profit

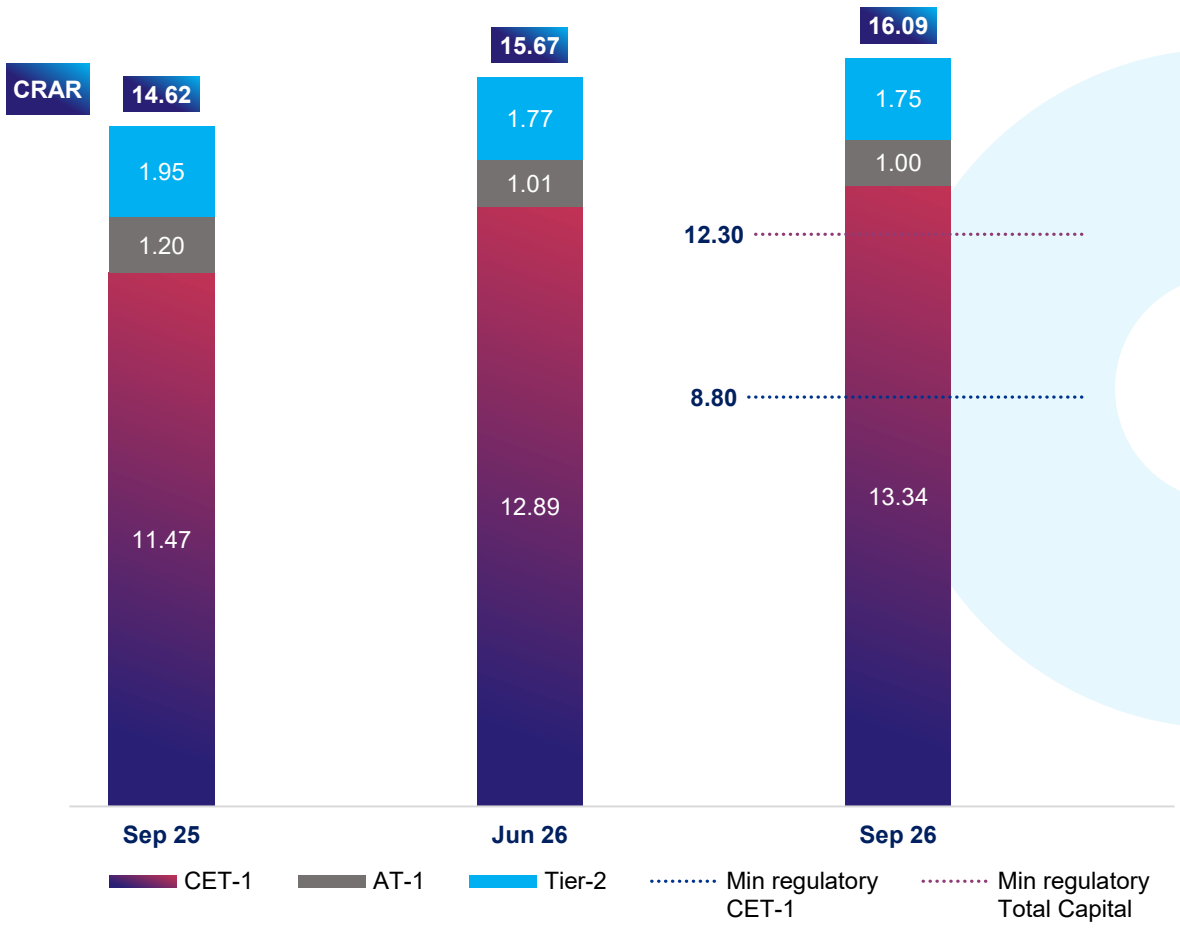
Particulars (₹ in Crores)	For the Quarter			For the Half Year		Growth (%)		
	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	Q2FY27 over Q1FY27	Q2FY27 over Q2FY26	H1FY27 over H1FY26
Operating Profit	**31,904**	**33,529**	**34,226**	**62,449**	**67,755**	**2.08**	**7.28**	**8.50**
Loan Loss	4,132	3,359	2,759	9,066	6,118	-17.86	-33.23	-32.52
Standard Assets	1,198	477	377	880	854	-21.05	-68.57	-2.97
Investment Depreciation	-39	-58	-150	-88	-209			
Other Provisions	109	1,269	1,232	301	2,501	-2.96	1,032.24	730.77
Income Tax	6,344	7,361	6,971	12,969	14,332	-5.30	9.88	10.51
Total Provisions	**11,744**	**12,408**	**11,188**	**23,129**	**23,596**	**-9.83**	**-4.74**	**2.02**
Net Profit	**20,160**	**21,121**	**23,038**	**39,320**	**44,159**	**9.07**	**14.28**	**12.31**

Ratios (Annualized)	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27
ROA (%)	**1.17**	**1.11**	**1.19**	**1.15**	**1.14**
ROE (%)		**17.87**		**20.21**	**18.68**
Earning Per Share (₹)	**87.28**	**91.78**	**99.02**	**86.71**	**95.42**

Capital Adequacy

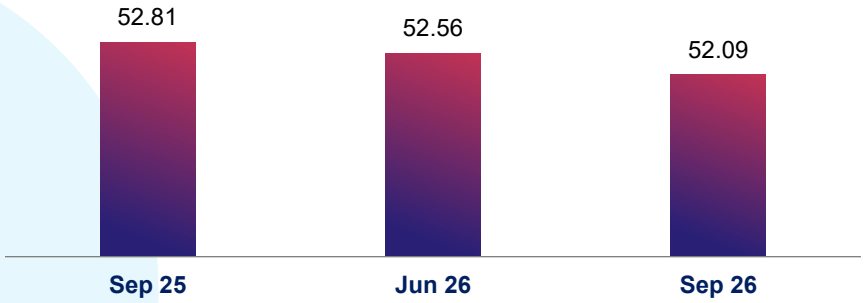
Strong Capital Buffers

Capital Ratios (%)

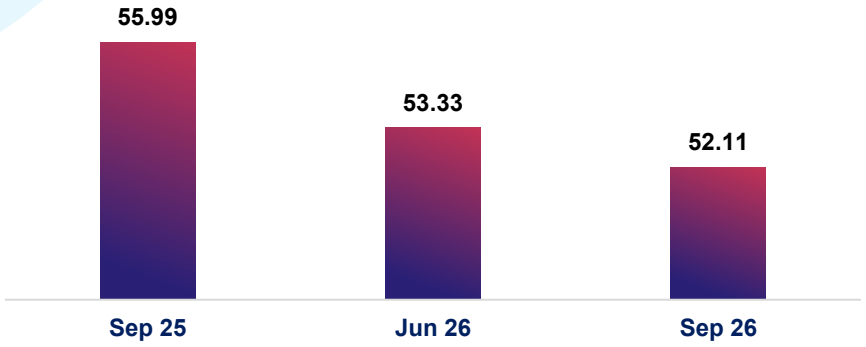


As per the revised RBI framework, plough back of profit effected in Jun 26 and Sep 26 quarters

RWAs to Total Assets (%)



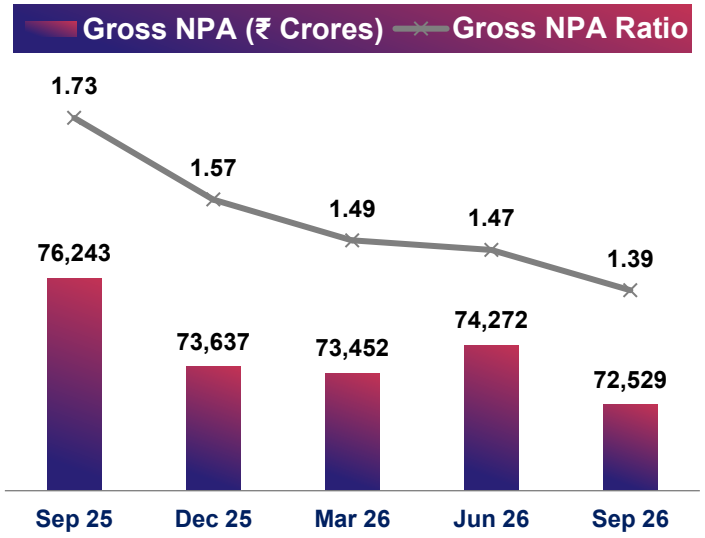
Credit Risk Weighted Assets on Advances to Gross Advances (%)

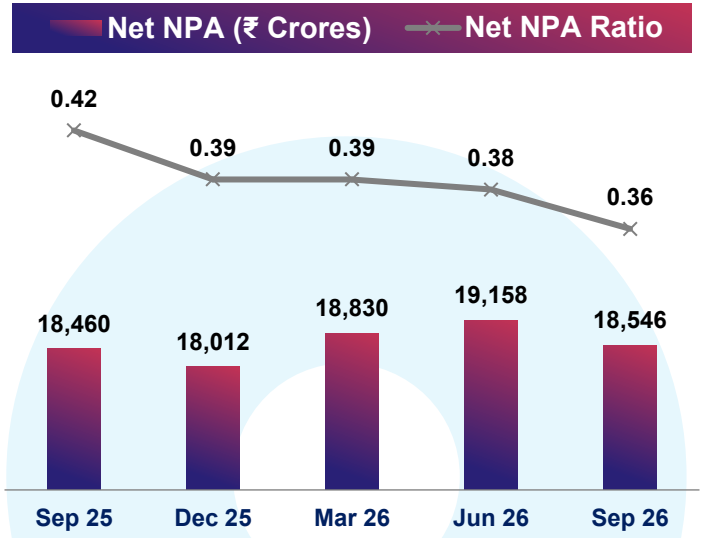


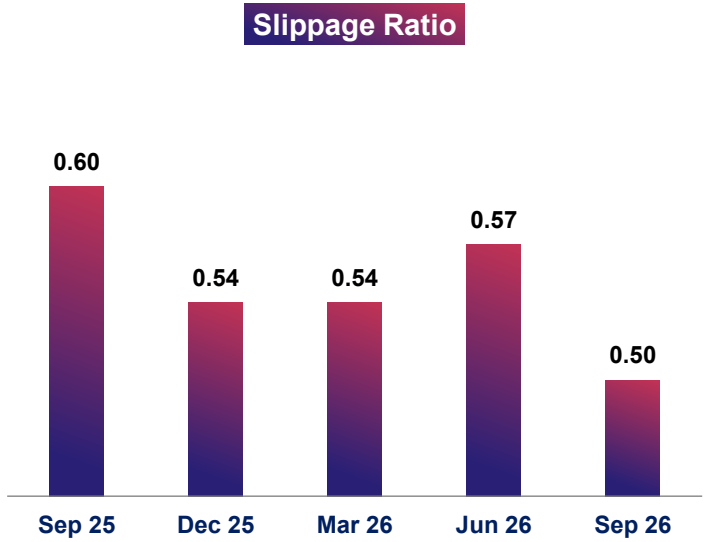
Asset Quality

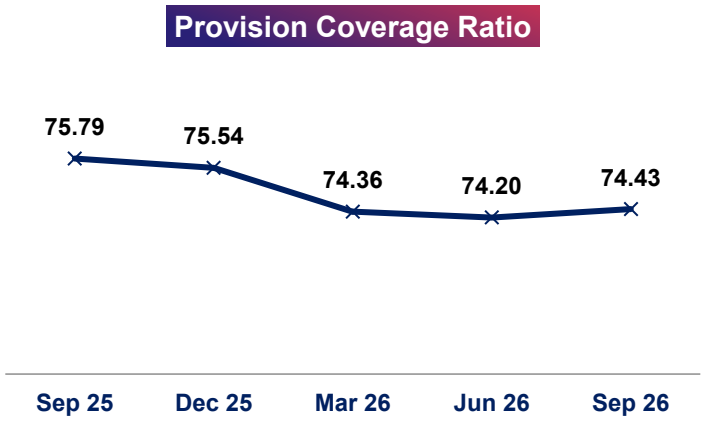
Asset quality (1/3)

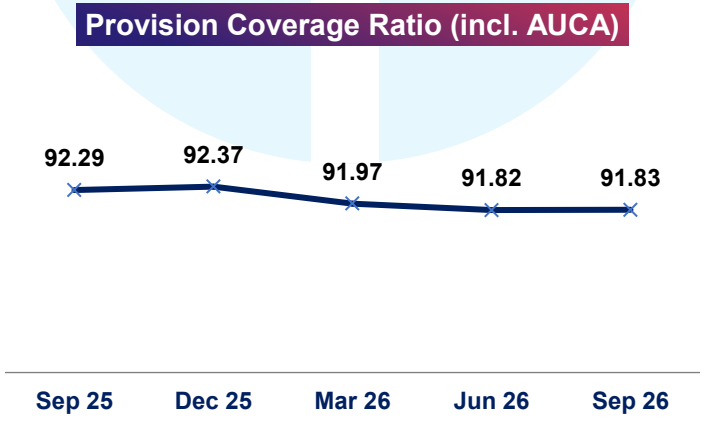
Cumulative for the Period (%)

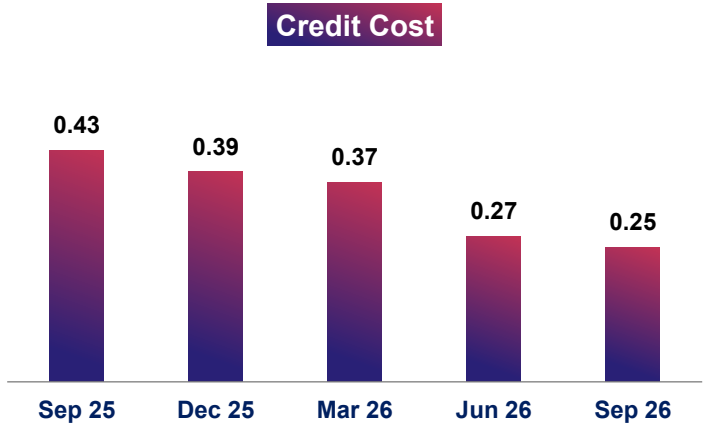












Asset quality (2/3)

₹ in Crores

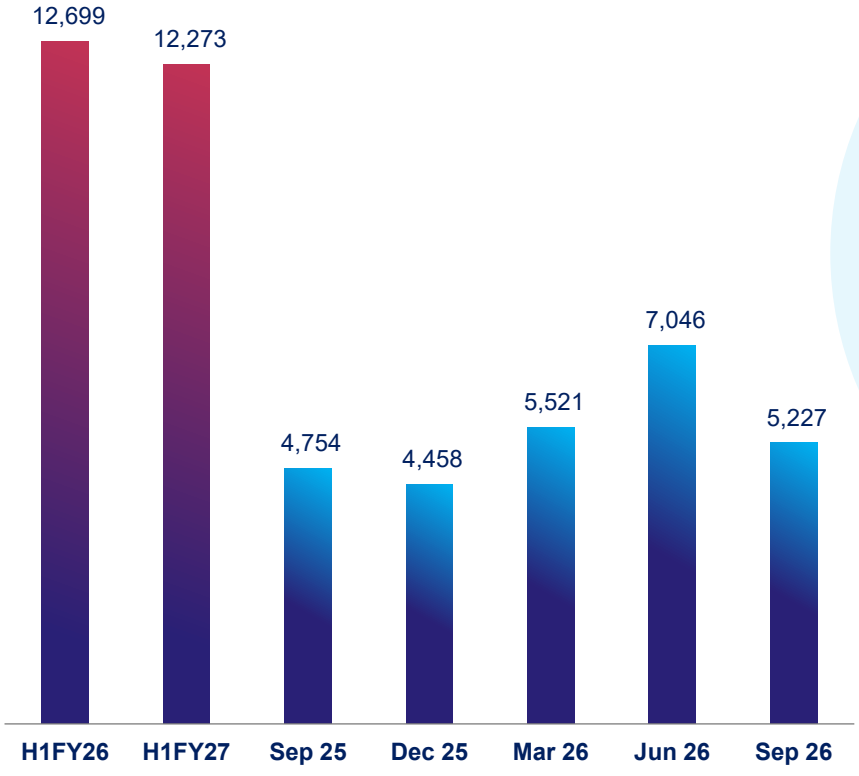
Movement of NPAs:	Q2FY26	Q3FY26	Q4FY26	FY26	Q1FY27	Q2FY27
Opening Level of Gross NPAs	**78,040**	**76,243**	**73,637**	**76,880**	**73,452**	**74,272**
Total Reductions	6,794	7,466	5,732	27,232	6,539	7,120
of which : Recovery + Upgradation	*2,279*	*2,371*	*1,526*	*9,429*	*3,574*	*3,235*
Gross Addition	4,998	4,860	5,548	23,804	7,359	5,377
of which : Increase in O/s	*244*	*402*	*27*	*1,126*	*313*	*150*
: Fresh Slippages	*4,754*	*4,458*	*5,521*	*22,678*	*7,046*	*5,227*
Net Increase	-1,797	-2,606	-184	-3,428	820	-1,743
Closing Level of Gross NPAs	**76,243**	**73,637**	**73,452**	**73,452**	**74,272**	**72,529**

Segmental NPAs:	Sep 25		Jun 26		Sep 26	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	59,834	2.39	61,560	2.16	60,413	2.06
Agri	30,191	8.20	30,729	7.03	29,608	6.56
Personal	11,699	0.73	11,910	0.67	11,828	0.65
SME	17,944	3.31	18,921	2.93	18,977	2.87
Corporate	15,144	1.22	11,784	0.83	11,185	0.78
International	1,265	0.19	928	0.12	931	0.11
Total	**76,243**	**1.73**	**74,272**	**1.47**	**72,529**	**1.39**

Asset quality (3/3)

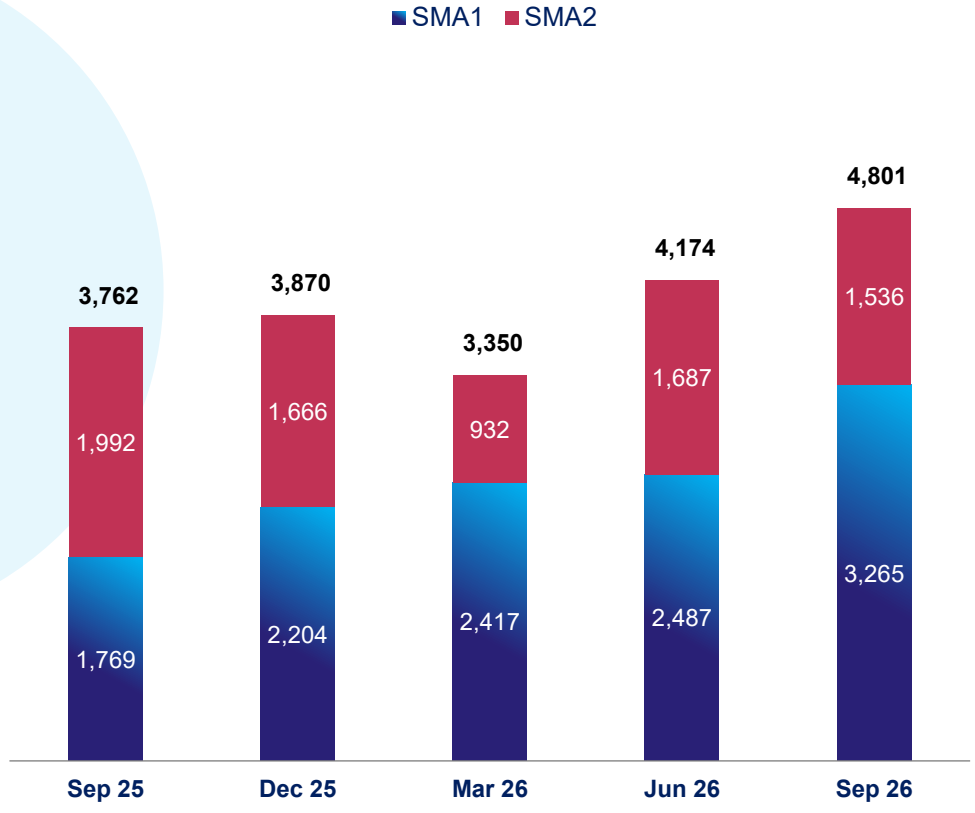
₹ in Crores

Slippages



SMA 1 & SMA 2

Accounts with exposure above ₹ 5 crores: CRILC data



Digital Journey

Accelerating digital agenda (1/2)

Digital Leadership across channels

Market share across channels *(as per latest available data)*

24.13%	31.09%	28.40%	22.23%
Debit card spends	ATMs	Mobile Banking No. of Transactions	Mobile Banking Transaction value

With varied payment modes

UPI

- **1,828 Cr** Remit transactions (Numbers during Q2FY27)
- **26.30 Cr** Unique SBI UPI users based on account nos. (Cumulative till Sep 26)
- **25.28%** Market share in remittances

Debit cards

- **25.84 Cr** Debit Cards (Numbers as on 30th Sep 26)
- **~9.1 Cr** Debit Card spend transactions (Numbers during Q2FY27)
- **~₹26 K Cr** Debit Card spend (Amount during Q2FY27)

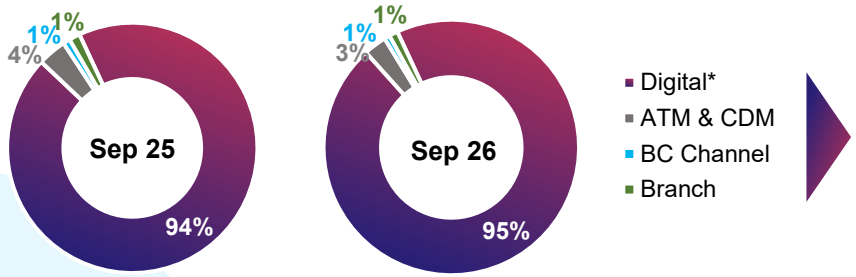
ATM

- **~1.1 Cr** ATM transactions per day

Payment acceptance touch points

61.44 L	17.8 L	10.7 L	10.6 L
BHIM SBI Pay QR Codes	SBI POS	BHIM-Aadhar-SBI	Bharat QR

Increasing digital adoption(%)

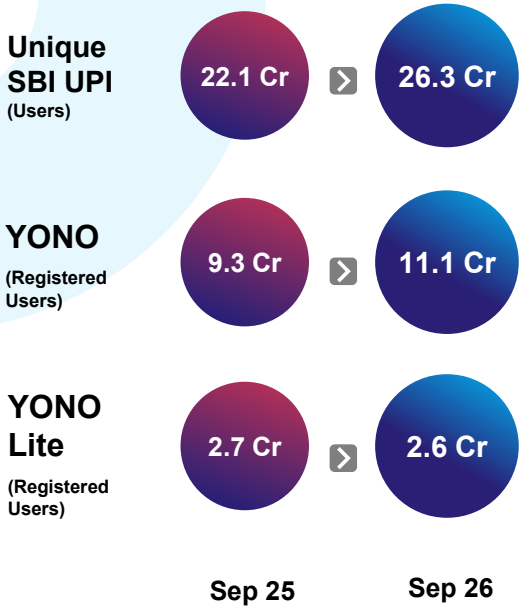


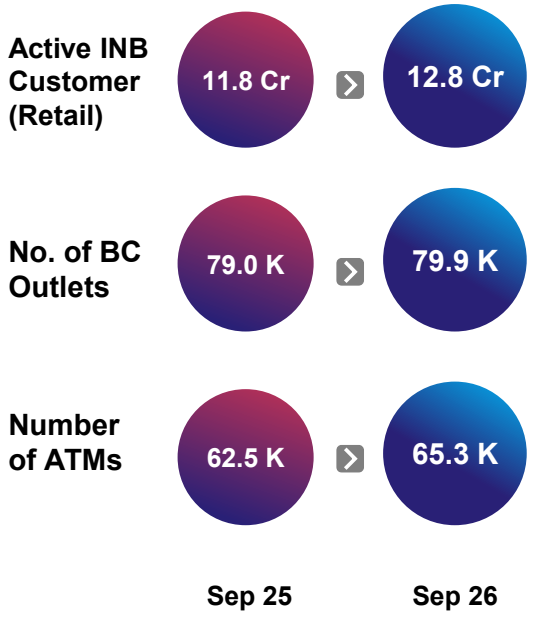
98.9% Share of Alternate Channels

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

Customer touch points

Mobile Banking (Retail)





Accelerating digital agenda (2/2)

YONO: Driving digital agenda of the Bank

(All data for Q2FY27)



(Numbers)

59.63 L YONO Registration

1.84 Cr Whatsapp Banking Registration

0.81 L Digital Loans Disbursed

9.72 Cr Fund Transfer

Digital Banking

Create seamless omni-channel customer experience

(Numbers)

- **29.2 L** SB accounts opened
- **83.0 L** YONO Cash
- **0.4 L** NPS Accounts Opened
- **0.89 L** PPF Accounts opened

CVE

Provide one-stop shop for all financial needs

(Numbers/Amount)*

- **20.5 L** Personal Accident Insurance
- **37.0 K** e-Shield Insta (Life Insurance)
- **3.3 L** Approved Credit Cards
- **₹ 8.1 K Cr** Mutual Funds Gross Sales*

e2e Digital Loans

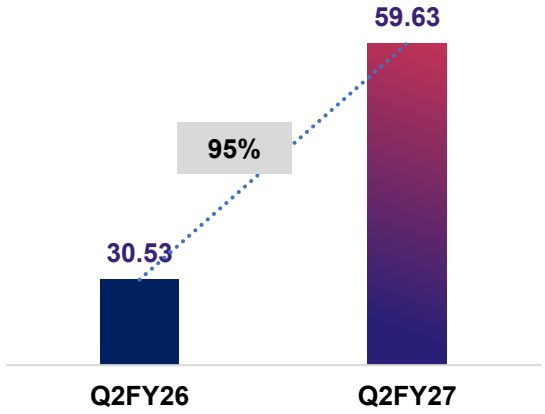
(Disbursement Amt.)

Quick Personal Loans on the go!

(Amount)

- **₹ 1,510 Cr** PAPL
- **₹ 907 Cr** Real Time Personal Loan
- **₹ 362 Cr** Insta Home Top Up Loan
- **₹ 117 Cr** Loan against Mutual Funds

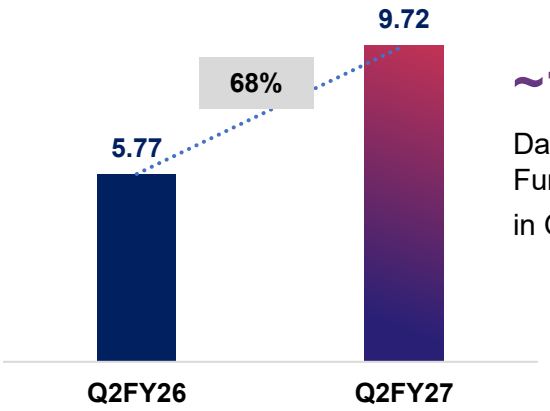
YONO Registration (# Lakh)



~66 K

Daily Average YONO Registrations in Q2FY27

Fund Transfer (# Crore)

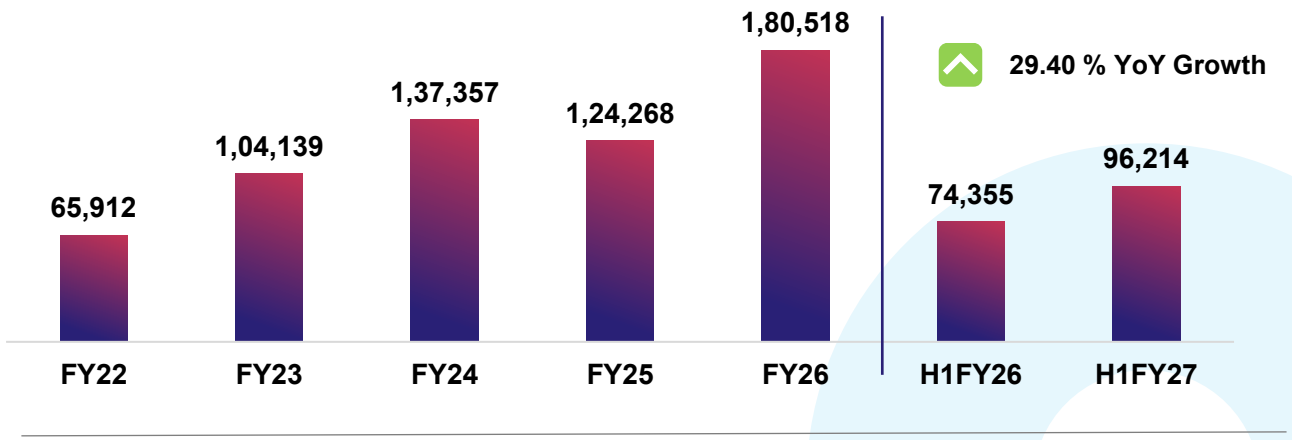


~11 L

Daily Average number of Fund Transfer in Q2FY27

Analytics, AI & ML

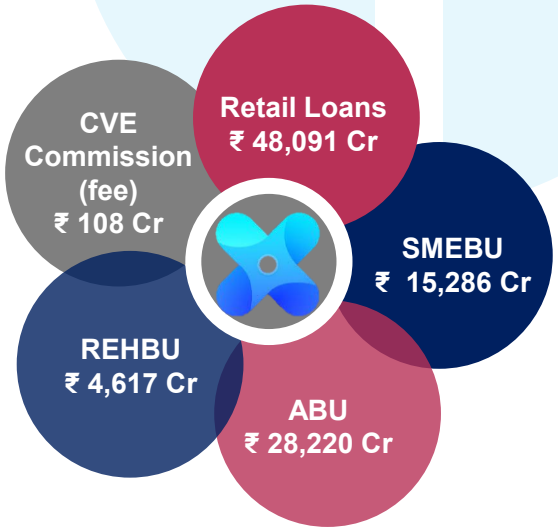
Advances Through Analytical Leads (₹ in Crores)



Digital Loans H1FY27 ₹7,225 Crores

- **PAPL** ₹ 2,824 Cr
- **PABL** ₹ 2,061 Cr
- **RTPL** ₹ 1,592 Cr
- **Insta Home Top up** ₹ 509 Cr
- **PASBL** ₹ 239 Cr

Business / Fee Income Through Analytical Leads H1FY27 ₹96,214 Crores / ₹108 Crores



AI Initiative undertaken

Project SARAL: Collections Models

AI/ML-based collection models rolled out to predict early delinquency and generate standardized account-level risk flags, enabling prioritization and more efficient and targeted collection actions across various products and Business units.

Analytics backed leads extended to Gig Workers

Analytics model driven digital lending to Gig workers by data driven and cash flow based credit assessment, improved access to institutional finance with effective risk management.

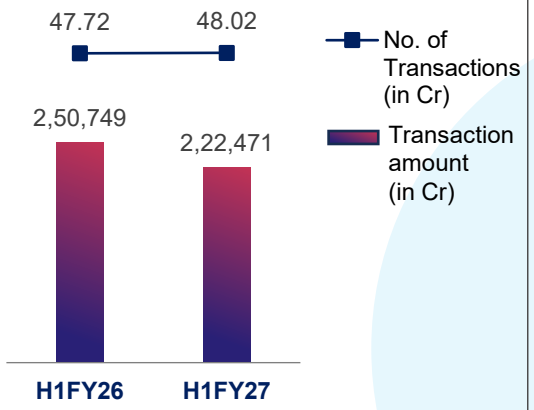
Banking with a Purpose

Financial Inclusion

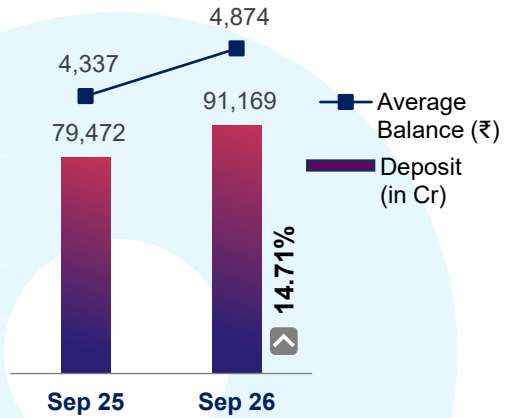
No. of BC outlets



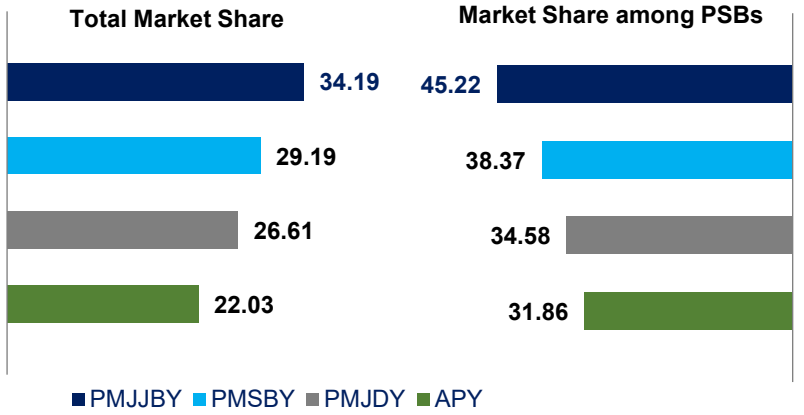
Transactions in BC Channel



Deposits in FI Accounts



Market Leader Social Security Schemes
(Share in %) (As on 30th Sep 2026)



Performance under Social Security Schemes		
Cumulative no. in crores	Sep 25	Sep 26
APY	1.86	2.14
PMJJBY	7.67	8.54
PMSBY	15.43	16.64
PMJDY	15.39	15.83

Improvement in Ease of Banking		
	Sep 25	Sep 26
Passbook Printers installed at CSPs	36,056	39,165
% Share of Passbooks printed at CSPs	26.82	28.95

New Initiatives at CSP outlets:

- Sourcing of Mudra Loan through Jan Samarth Portal has been launched.
- WhatsApp receipt facility enabled for cash deposit and cash withdrawal and other transaction of ₹ 5000 and above.
- New type of Customer Service Point based on mobile Based App focused on transaction “CSP Lite launched”.



Sustainability Highlights

As on Sep 2026

Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 23,038 crores Net Profit in Q2FY27	₹ 2,25,107 crores Limits sanctioned for Sustainable Finance activities (of which ₹ 1,78,948 crores for Renewable Energy projects)	₹ 372 crores CSR Spend during Q2FY27	2,47,254 Total workforce
₹ 52.08 lakh crores Advances	>78 GW Capacity of sanctioned Renewable Energy projects	79,905 BC outlets	29% Women in workforce
₹ 62.78 lakh crores Deposits	>50 MW Captive RE Capacity	41,147 Candidates trained through RSETIs during Q2FY27	6,150 Persons with Disabilities / Divyang
98.9% Share of transactions through Alternate Channels	133 Green Building / Net Zero Energy Operations Certifications	4,52,979 Trees planted during Q2FY27	100% All permanent Employees covered under medical benefits

Contributing to Society

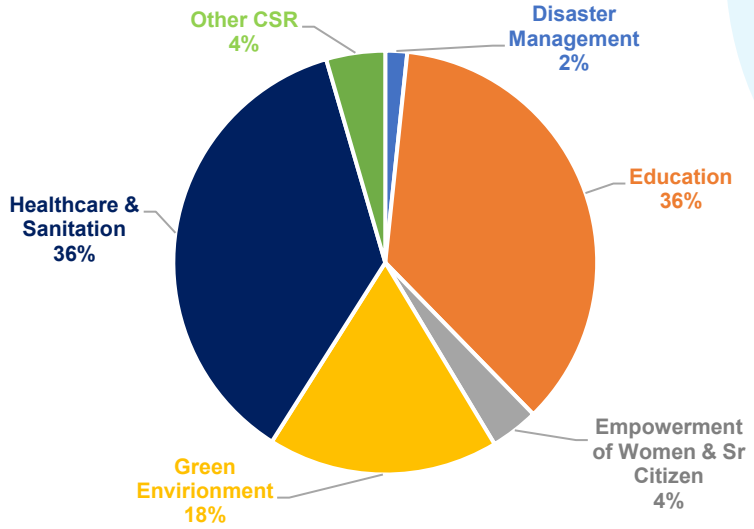
Status of CSR activities as on 30.09.2026

CSR Budget utilization up to 30.09.2026

₹ in Crores

Entity	Budget for FY27	Utilization
Circles	215.00	95.00
SBI Foundation	520.00	300.00
RSETIs	34.37	0.00
National & Misc.	30.95	1.10
Total	**800.32**	**396.10**

CSR Spends Breakup *(excl. SBI Foundation)*



Major CSR Initiatives during Q2FY27

- Tree Plantation activities have been undertaken across the country resulting in 4,52,979 trees planted.
- Distribution of 60,000 re-usable sanitary pad kits in Government Girls Schools across Andhra Pradesh.
- Infrastructure upgrades for 42 Government Primary Schools in Telangana.
- Donation for purchase of Medical equipment for Physiotherapy and Pulmonary Department, Nizam's Institute of Medical Sciences (NIMS), Hyderabad.
- Donation of High-End Ultrasonography Machine to SMS Hospital, Jaipur.
- Distribution of 1,200 cycles to girl students in Government Schools across Andhra Pradesh.
- Upgradation of Infrastructure of 26 Primary Health Centres across Keralam.

Subsidiaries, Group Financials & Balance Sheet

SBI and its subsidiaries – leveraging synergies (1/3)

As on Sep 2026

Listed Subsidiaries			
Subsidiaries - listed	**SBI Stake *(in %)***	**H1FY27 - PAT *(₹ in Crores)***	**H1FY27 - RoE *(in %)***
SBI Card	68.58	1,442	17.50
SBI Life	55.31	1,274	12.87
SBI Funds Management	55.56	1,566	46.81

Key Unlisted Subsidiaries			
Subsidiaries - unlisted	**SBI Stake *(in %)***	**H1FY27 - PAT *(₹ in Crores)***	**H1FY27 - RoE *(in %)***
SBI General Insurance	73.87	205	7.80
SBI Capital Markets Group	100	816	22.06
SBI Payments Services	74	84	11.31
SBI SG Global Securities	65	92	23.10

Subsidiary numbers are as published by respective subsidiaries

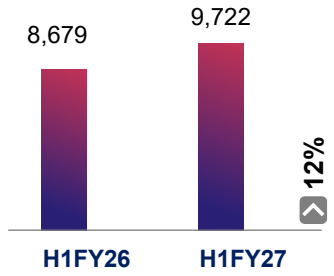
SBI and its subsidiaries – leveraging synergies (2/3)

SBI Life

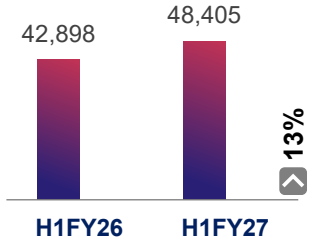
Apne Liye. Apno Ke Liye.

	H1FY26	H1FY27
PAT (₹ in Crores)	1,089	1,274
ROE (in %)	12.4	12.9

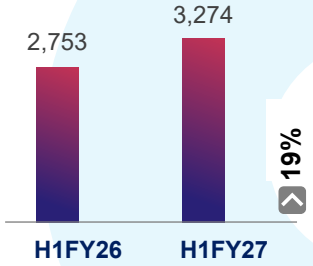
Individual Rated Premium



Gross Written Premium



Value of New Business



Market Share

- **Private market leadership** in New Business Premium, Individual New Business Premium, Individual Rated New Business Premium and Total Rated New Business Premium, with private market share of 20.0%, 25.2%, 22.6% and 20.4% respectively.

Business Performance

- New Business Premium grew by 10% and stands at ₹20,259 Crores
- Renewal Premium stands at ₹28,145 Crores; growth of 15%
- PAT grew by 17% YoY and stands at ₹1,274 Crores
- Robust solvency ratio of 1.97
- Expenses ratio of 6.9%
- Value of New Business (VONB) is ₹3,274 Crores, growth of 19% & margin stands at 27.9%
- Assets under Management stands at ₹5,27,120 Crores; growth of 9% YoY
- Embedded Value stands at ₹ 87,349 Crores; growth of 15% YoY.

SBI card

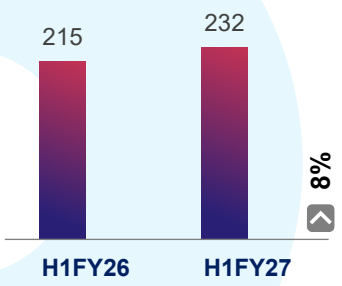
As on Sep 2026

₹ in Crores

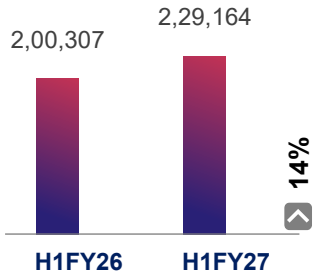
	H1FY26	H1FY27
PAT (₹ in Crores) *	1,001	1,442
ROE (in %)	13.9	17.5

**As per Ind AS, without OCI*

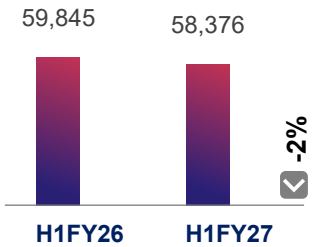
CIF (In Lakhs)



Spends



Receivables



Market Share

- #2 player in Cards, Spends and Transactions
- Cards-in-force as of Sep 26 is 18.5% (Sep 25, 19.0%),
- Spends in H1FY27 is 18.7%, (H1FY26, 17.1%)

Portfolio

- ▲ **8%** YoY in cards,
- ▲ **14%** YoY in spends
- ▼ **2%** YoY in receivables

Profitability

- During H1FY27 Revenue from Operations at ₹10,181 Crores grew 3% YoY, PAT at ₹1,442 Crores grew by 44% YOY.
- During H1FY27, ROA is at 4.2%, ROE is at 17.5%.
- CRAR is at 26.5%, Tier I is at 21.2%.

SBI and its subsidiaries – leveraging synergies (3/3)

SBI FUNDS MANAGEMENT LIMITED

	H1FY26	H1FY27
PAT (₹ in Crores)*	1,586	1,566
ROE (in %)#	34.9	46.8

**As per Ind AS, without OCI*
#ROE has been recomputed on Average Networth

Performance Highlights

- SBI MF Quarterly Average AUM stood at ₹13.1 trillion up 10% YoY as on Sep 26, reflecting a market share of 15.0%, continuing to be #1 mutual fund manager in the industry.
- Alternate AUM (comprising AIF, PMS, Advisory and Offshore funds) stood at ₹13.3 trillion as on Sep 26, including AIF Quarterly Average AUM of about ₹7,437 crores (up 27% YoY).
- Systematic Investment Plan (SIP) AUM stood at ₹2.07 trillion, up 15% YoY and representing a market share of 12.3%

SBICAPS
Complete Investment Banking Solutions

Group	H1FY26	H1FY27
PAT (₹ in Crores)	820	816
ROE (in %)*	28.8	22.1

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

Performance Highlights

- PA&SF Group: Ranked No.1 India Borrower Loans (Mandated Lead Arranger). Market share of 36.19% (FY26).
- DCM: Ranked No.6 for Debt Private placement of bonds in H1FY27 as per the Bloomberg league table.
- ECM: Ranked No.2 in the Prime Database (by issue amount) for the issues done in H1FY27.
- SSL is ranked No.4 position in Bank led Broker and Digital penetration for new account acquisition is 99.4%.

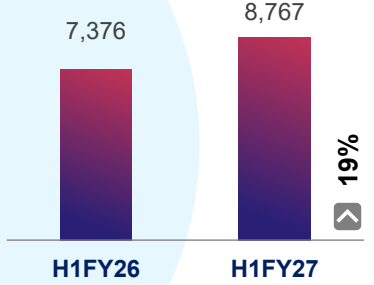
SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

As on Sep 2026

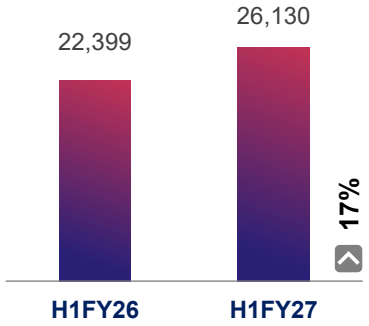
₹ in Crores

	H1FY26	H1FY27
PAT (₹ in Crores)	422	205
ROE (in %)	17.3	7.8

Gross Written Premium



AUM



Performance Highlights

- Ranked 6th amongst the Private players as of Q2FY27.
- No. 1 player in Personal Accident segment amongst Private players.
- SBI General posted Gross Direct Premium of ₹8,689 Crores at growth rate of 21% compared to H1FY26.

Regional Rural Banks – Sponsored by SBI

Performance Highlights – Q2FY27

9 RRBs operating in 9 States

- Deposits at **₹ 1,52,407 crores ▲ 11.55%** YoY
- CASA ▼ **27 bps YoY at 50.83%**
- Gross Advances at **₹ 1,31,454 crores ▲ 13.77%** YoY
- CD Ratio ▲ **168 bps YoY at 86.25%**
- NIM ▲ **44 bps YoY at 4.20%**

Network of 4,199 branches in 196 districts

- Gross NPA ▼ **24 bp YoY at 2.43%**
- Net Profit of **₹ 2,130 crores ▲ 49.58% YoY**
- ROA ▲ **55 bps YoY at 2.05%**
- PCR ▼ **7 bps YoY at 87.07%**
- ROE ▲ **464 bps YoY at 19.97%**

SBI group financials – H1FY27

Particulars (₹ in Crores)	Half Year Ended		Growth (%)
	H1FY26	H1FY27	YoY
Interest Earned	2,53,467	2,77,314	9.41
Non-Interest Income*	92,450	97,383	5.34
Total Income	**3,45,916**	**3,74,697**	**8.32**
Interest Expended	1,56,269	1,66,520	6.56
Operating Expenses (i+ii)	**1,20,011**	**1,31,074**	**9.22**
(i) Employee Cost	36,837	38,558	4.67
(ii) Other Operating Expenses	83,174	92,516	11.23
Total Expenditure	**2,76,280**	**2,97,595**	**7.71**
Operating Profit	**69,636**	**77,103**	**10.72**
Provisions (other than Tax)	11,750	10,664	-9.25
Add: Share in profit of associates	851	1,018	19.64
Less: Minority Interest	1,643	1,864	13.46
Tax Expenses	14,755	16,119	9.25
Net Profit	**42,339**	**49,474**	**16.85**

Particulars	Half Year Ended	
	H1FY26	H1FY27
ROA (%)	1.13	1.17
ROE (%)	19.65	19.11
Earning Per Share (₹)	93.36	106.90
Expenses Ratio (%)	48.20	48.11
NIM (%)	3.04	3.02
Gross NPA Ratio (%)	1.73	1.39
Net NPA Ratio (%)	0.42	0.36

** Includes one-time profit of ₹3,027 crores (net of adjustment as per Accounting Standard 23) on account of stake sale in Yes Bank in Q2FY26 and ₹6,879 crores (net of adjustment as per Accounting Standard 21) on account of stake sale in SBI Funds Management in Q2FY27*

Balance sheet

₹ in Crores

Liabilities	SBI SOLO			SBI GROUP		
	Sep 25	Sep 26	YOY Growth (%)	Sep 25	Sep 26	YOY Growth (%)
Capital	923	923	0.00	923	923	0.00
Reserves and Surplus	5,17,136	5,98,663	15.77	5,68,389	6,70,669	17.99
Minority Interest				19,613	21,177	7.97
Deposits	55,91,700	62,77,919	12.27	56,55,559	63,47,305	12.23
Borrowings	6,00,551	6,89,511	14.81	6,50,303	7,41,291	13.99
Other Liabilities & Provisions	2,77,158	3,20,776	15.74	7,78,612	8,77,174	12.66
Total Liabilities	**69,87,469**	**78,87,793**	**12.88**	**76,73,400**	**86,58,539**	**12.84**

Assets	SBI SOLO			SBI GROUP		
	Sep 25	Sep 26	YOY Growth (%)	Sep 25	Sep 26	YOY Growth (%)
Cash & balances with RBI	2,72,575	2,20,083	-19.26	2,73,477	2,20,335	-19.43
Bal with Banks & Money at Call and Short Notice	1,19,753	1,14,050	-4.76	1,40,166	1,33,811	-4.53
Investments	17,28,080	18,64,677	7.90	22,76,621	24,86,334	9.21
Net Advances	43,61,737	51,54,323	18.17	44,57,752	52,60,609	18.01
Fixed Assets	52,094	55,566	6.66	54,363	57,950	6.60
Other Assets	4,53,229	4,79,094	5.71	4,71,020	4,99,501	6.05
Total Assets	**69,87,469**	**78,87,793**	**12.88**	**76,73,400**	**86,58,539**	**12.84**

Thank You