भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

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/2026-27/105

08.05.2026

Madam / Sir,

Presentation on Financial Results for the quarter and year ended 31.03.2026

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 year ended 31.03.2026.

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: 2026.05.08 14:09:55 +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

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कॉर्पोरेट केन्द्र,
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

Annual Results FY26

ANALYST PRESENTATION | 08.05.2026

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

Key trends in FY26

Net Profit	**Highest ever Annual Net Profit of ₹ 80,032 crores with a YoY growth of 12.88%** *Driven both by higher Net Interest Income & Non-Interest Income*
Business	**Total Business crossed ₹ 109 Trillion** *Deposits at **₹ 59.8 lakh crore**; Advances at **₹ 49.3 lakh crore***
Credit growth	**Up 16.87% YoY; growth across business lines** *Agri Portfolio crossed **₹ 4 lakh crore;** Domestic credit to deposit ratio at **73.08%***
Liability franchise	**Sustained domestic market share of over 22%, driven by reach, trust and digital** *Savings Bank account balances up **10.60% YoY***
Industry leading asset quality outcomes	**Contained credit cost at 0.37% for the year, GNPA Ratio at 1.49%, NNPA Ratio at 0.39%** *GNPA & NNPA Ratios at two decadal low; Slippage ratio at 0.54% for the year*
Well provided for Stressed Book	**PCR at 74.36%** *Net NPA at ₹ 18,830 crores; additional provisions of ₹ 29,713 crores not included in PCR*
Digital Banking	**98.7% transactions through alternate channels** ***10.02 crore** registered users on YONO, **66%** of savings account opened through YONO in FY26*

Performance Highlights

Key performance indicators

Profitability

Net Profit in FY26 stands at **₹80,032 crores** with a YoY growth of 12.88%

Operating Profit stands at **₹1,23,015 crores** registering YoY growth of 11.25%

ROA at **1.12%** for FY26

ROE at **18.57%** for FY26

Whole Bank NIM at **2.91%** for FY26

Domestic NIM at **3.03%** for FY26

Business growth continues

Whole Bank advances registered YoY Growth of **16.87%** and portfolio crossed **₹49 trillion**

Robust retail advances growth YoY, led by SME 20.99%, Agri 19.68% and Retail Per 15.22%

Whole Bank deposits cross **₹59 trillion**

10.60% YoY Growth in Savings Bank Deposits

14.77% YoY Growth in Retail TD

Best in class Asset quality

Sustained outcomes

NPA Ratios at their more than two decadal lows

Gross NPA at **1.49%**

Net NPA at **0.39%**

Credit Cost for FY26 at **0.37%**

Well provided Stressed Book

PCR at **74.36%**

PCR (incl. AUCA) at **91.97%**

Total non-NPA provisions (not included in PCR) at **₹29,713 crores** which are ~158% of Net NPAs at the end of FY26

Digital Leadership

98.7% 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 **10.02 crore** registered customers

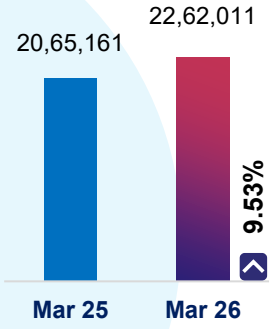
New **YONO** crossed **4 crore** registrations

Key indicators

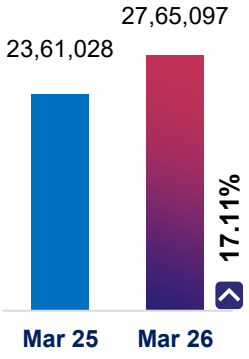
₹ in Crores

		Year Ended FY25	Year Ended FY26	YoY Growth
Profit & Loss (₹ in Crores)	Net Interest Income	1,66,340	1,73,120	*4.08%*
	Net Interest Margin – Whole Bank (%)	3.08	2.91	*-17 bps*
	Net Interest Margin – Domestic (%)	3.21	3.03	*-18 bps*
	Operating Profit	1,10,579	1,23,015	*11.25%*
	Net Profit	70,901	80,032	*12.88%*
Key Ratios (in %)	Credit Cost	0.38	0.37	*-1 bp*
	Gross NPA	1.82	1.49	*-33 bps*
	Net NPA	0.47	0.39	*-8 bps*
	PCR (Incl. AUCA)	92.08	91.97	*-11 bps*
	PCR	74.42	74.36	*-6 bps*
	Capital Adequacy	14.25	15.40	*115 bps*
Balance Sheet (₹ in Crores)	Gross Advances	42,20,703	49,32,627	*16.87%*
	Total Deposits	53,82,190	59,75,642	*11.03%*

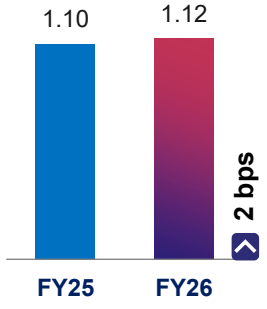
CASA



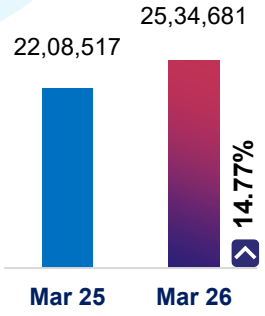
RAM Advances



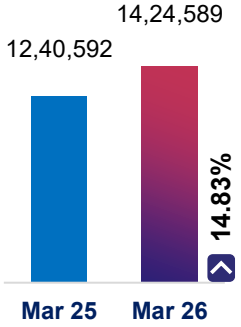
Return on Assets (%)



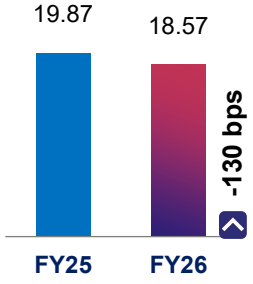
Retail Term Deposits



Corporate Advances



Return on Equity (%)



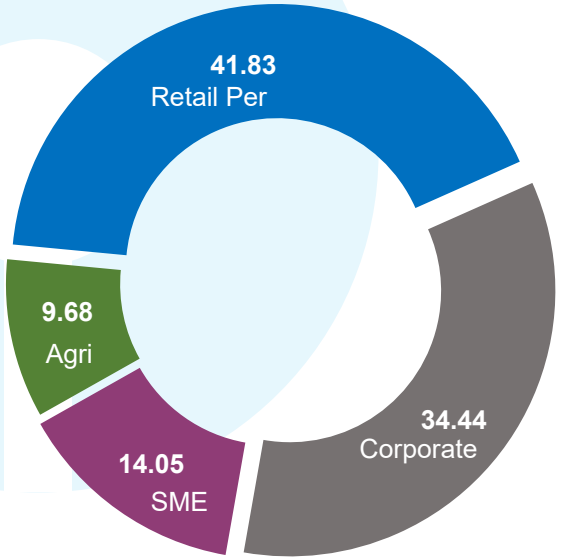
Credit growth

₹ in Crores

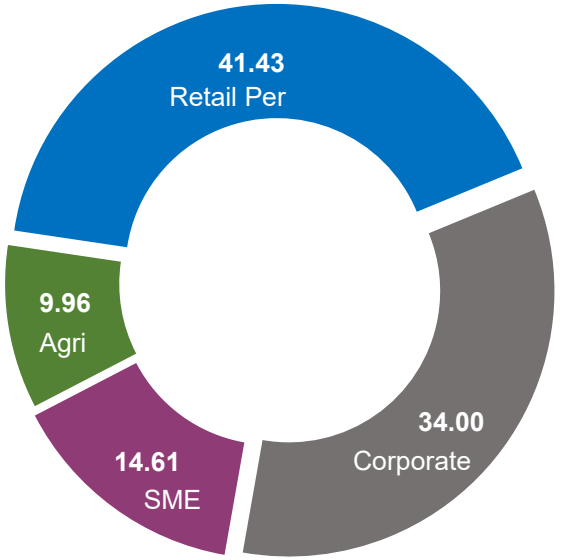
Segment	Mar 25	Mar 26	YoY Growth (%)
Retail Personal	15,06,477	17,35,778	15.22
Agri	3,48,524	4,17,097	19.68
SME	5,06,027	6,12,222	20.99
Corporate	12,40,592	14,24,589	14.83
Domestic Advances	**36,01,620**	**41,89,686**	**16.33**
Foreign Offices Advances	6,19,083	7,42,941	20.01
Total Whole Bank Advances	**42,20,703**	**49,32,627**	**16.87**

Share of Domestic Advances

Mar 25 (%)



Mar 26 (%)



SBI

Credit growth - Retail Personal Banking

As on Mar 2026

Leadership across all segments

Retail Personal Portfolio of ~₹17.4 lakh crore

3 - year CAGR at ~14%

Mar 26 ~ 41.4% of Dom. Adv.

	O/S, ₹ in crores	YoY Growth, %	GNPA, %
Home Loans	9,44,210	13.66	0.60
Auto Loans	1,37,909	8.50	0.43
Xpress Credit	3,76,003	7.39	1.08
Personal Gold Loans	1,05,781	111.52	0.09
Other P Seg Loans	1,71,875	15.77	0.57

As per latest available ASCB data, Bank's market share in Home loans is 28.1% & in Auto loans is 18.7%

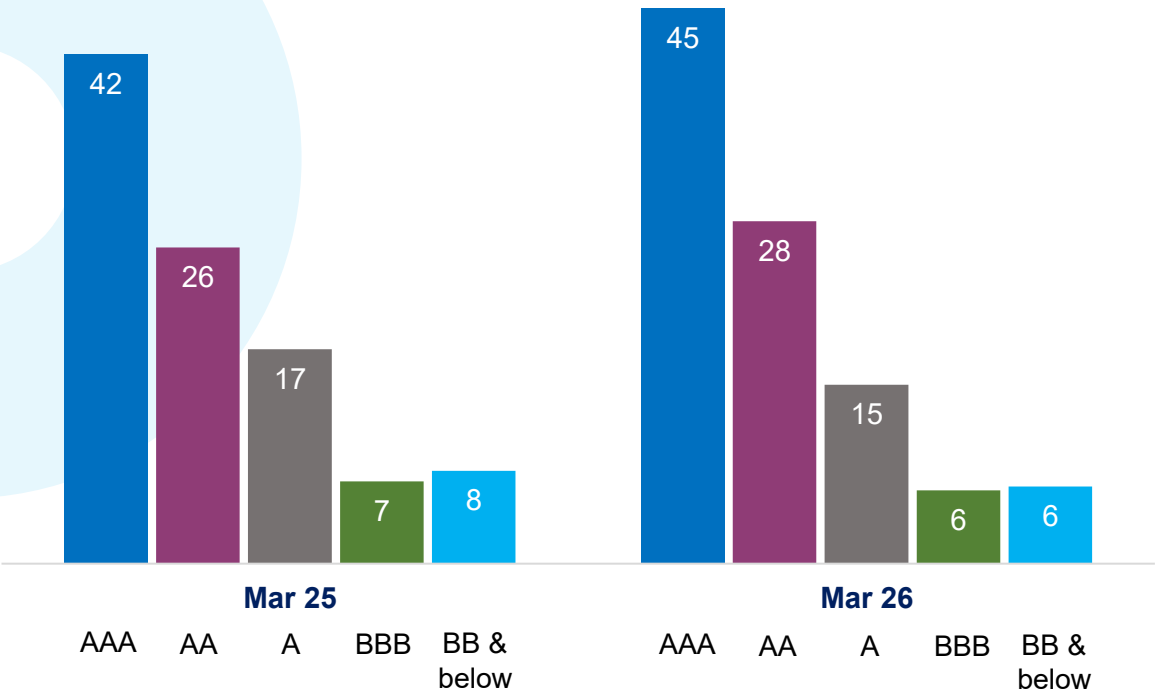
Credit growth - Diversified Loan Portfolio

Industry mix (₹ in Crores)

Outstanding as on 31st Mar 26	Fund Based O/S		
Sectors	**Amount**	**% Share**	**YOY Gr %**
Infrastructure	4,06,983	9.71	2.43
of which: Power	2,52,718	6.03	11.13
Telecommunication	22,023	0.53	-13.97
Roads & Ports	89,103	2.13	-12.31
Other Infrastructure	43,139	1.03	1.02
Services	6,44,304	15.38	28.51
Iron & Steel	77,222	1.84	21.77
Aviation & Airports	24,944	0.60	1.68
Tourism & Hotels	11,002	0.26	3.61
Textiles	41,262	0.98	3.79
Petroleum & Petrochemicals	84,807	2.02	28.94
Engineering	50,116	1.20	34.98
Comm. Real Estate	74,186	1.77	6.05
Other Industries	6,21,985	14.85	15.87
Home Loans	9,44,210	22.54	13.66
Auto Loans	1,37,909	3.29	8.50
Other Retail Loans	6,53,659	15.60	19.15
Agriculture	4,17,097	9.96	19.68
Total Domestic Advances	**41,89,686**	**100.00**	**16.33**

Corporate Rating mix (%)

High quality asset book

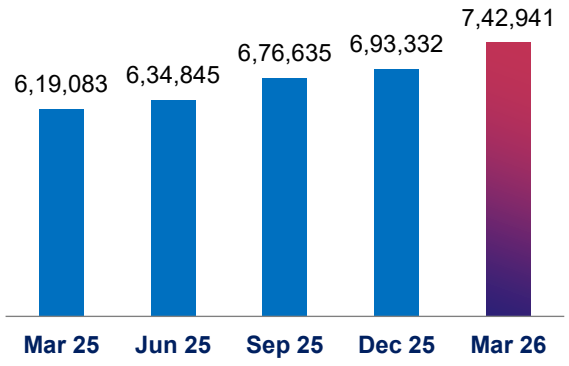


~40% share to PSUs / Govt. Depts. as on Mar 26

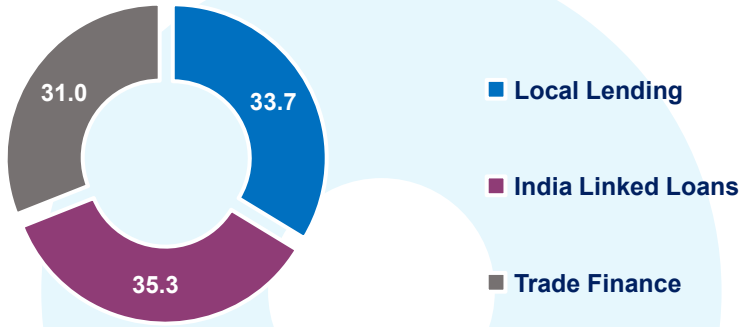
Credit growth – International Banking

Gross Advances: 20.01% YoY growth

₹ in Crores

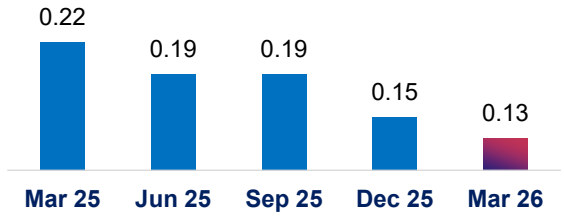


Break up of Loan Portfolio (%)

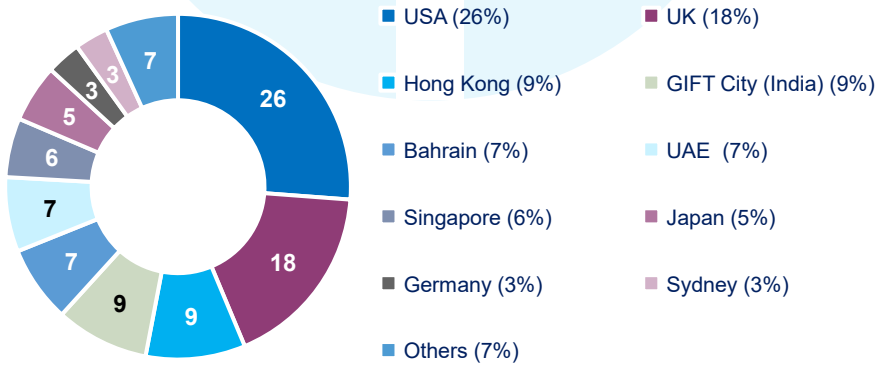


Asset Quality: NPAs Contained

GNPA (%)



Loan Portfolio across Geographies (%)



Highlights:

- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 20.01% on YoY basis (in Dollar terms YoY growth of 8.16%). 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 9 bps on YoY basis and showing declining trend, underlining high quality of assets booked.

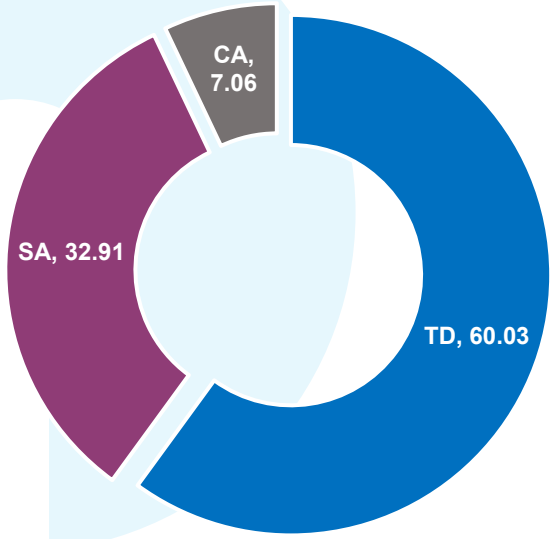
Deposit growth

₹ in Crores

Particulars	Mar 25	Mar 26	YoY Growth (%)
Current Account Deposits (CA)	3,64,593	3,81,101	4.53
Saving Bank Deposits (SA)	17,00,568	18,80,910	10.60
CASA Deposits	**20,65,161**	**22,62,011**	**9.53**
Term Deposits (TD)	31,01,702	34,70,949	11.90
Domestic Deposits	**51,66,863**	**57,32,960**	**10.96**
Foreign Offices Deposits	2,15,326	2,42,683	12.70
Total Deposits	**53,82,190**	**59,75,642**	**11.03**

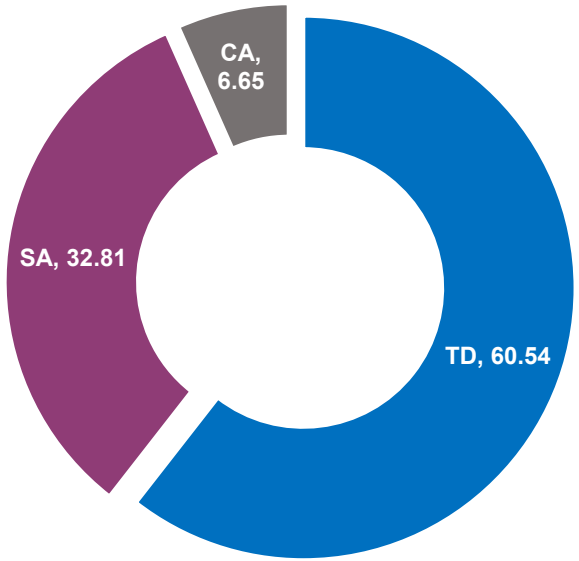
Share of Domestic Deposits

Mar 25 (%)



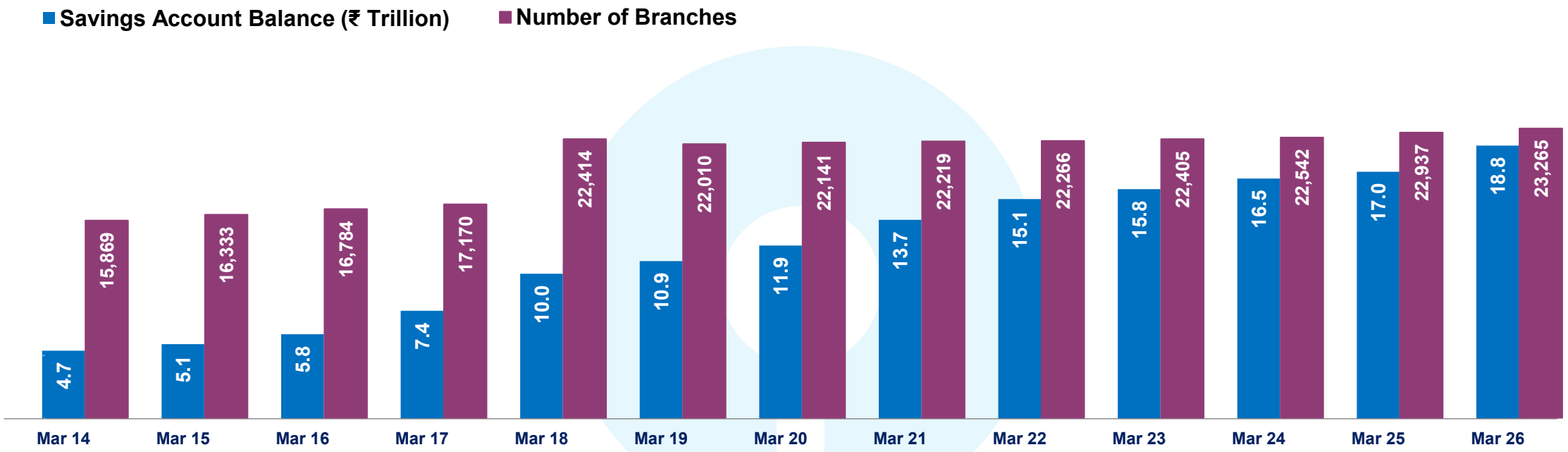
CASA: **39.97%**

Mar 26 (%)



CASA: **39.46%**

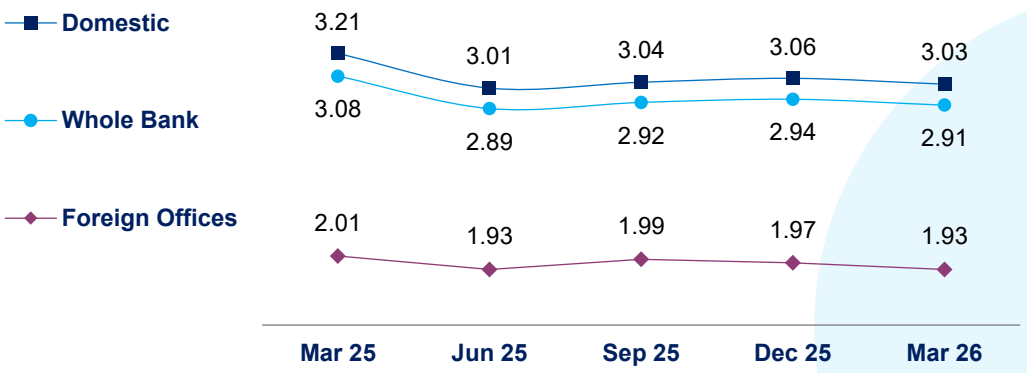
Unmatched Liability Franchise – Key value driver of the Bank



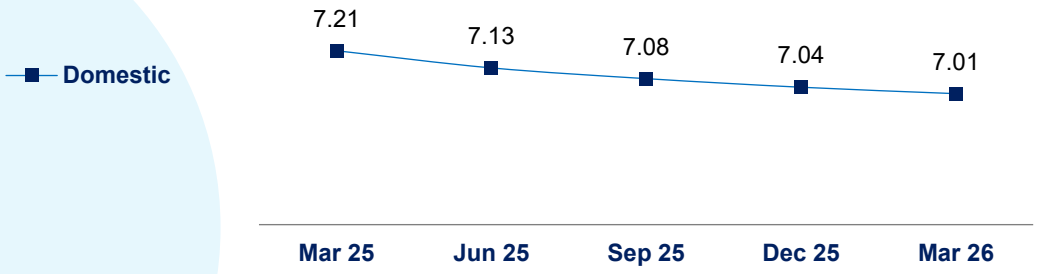
- Bank continues to grow its Savings Bank deposits with minimal addition to branches
- Short term cyclical factors notwithstanding, SA remains strong for the Bank; 5 year CAGR: 6.5%, 10 year CAGR: 12.5%
- Outstanding balance in Saving Accounts is almost three times of the next largest Bank
- Number of SA accounts opened daily: ~63,000 in FY26
- Strengthening liability franchise and CASA mobilisation remains the strategic focus of the Bank

Net interest income (Cumulative)

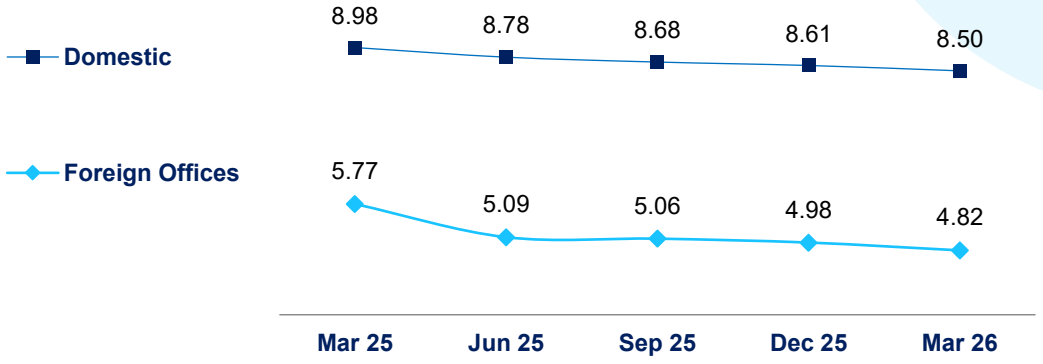
Net Interest Margins (%)



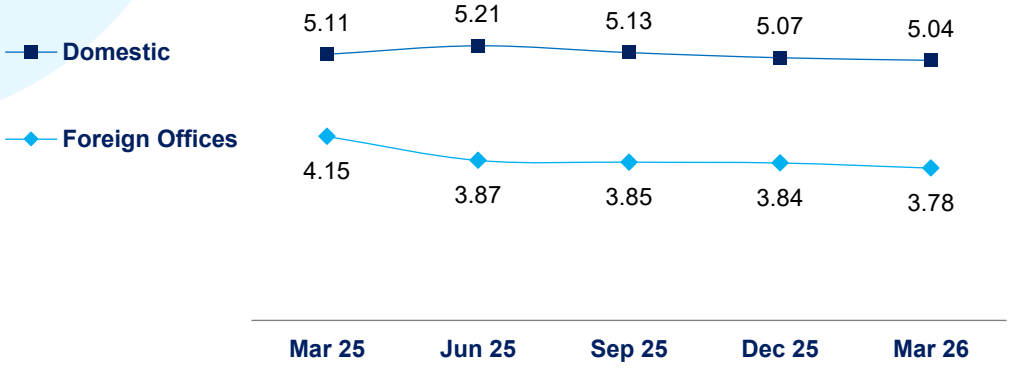
Yield on Investments (%)



Yield on Advances (%)



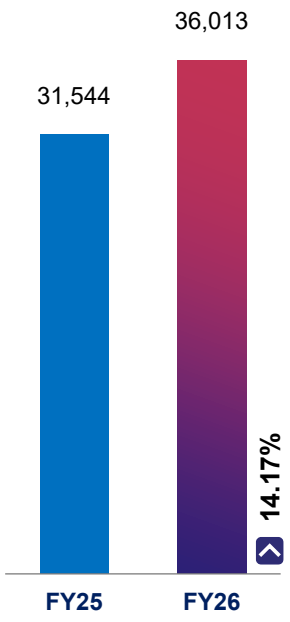
Cost of Deposits (%)



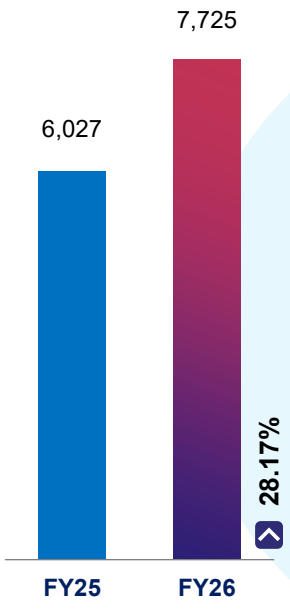
Non-interest income

₹ in Crores

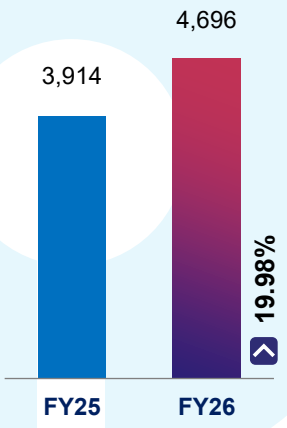
Fee Income



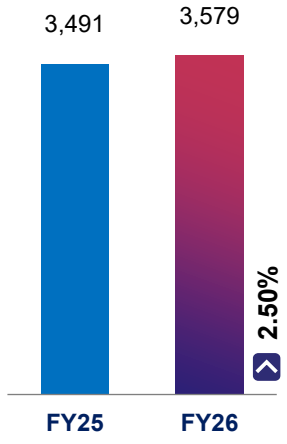
Loan Processing Charges



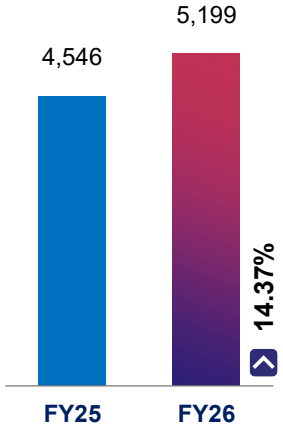
Commission on Government Business



Commission on LC / BG



CVE Income



Fee Income grew by

14.17% YoY in FY26

Forex Income grew by

23.07% YoY in FY26

Recovery from AUCA accounts at

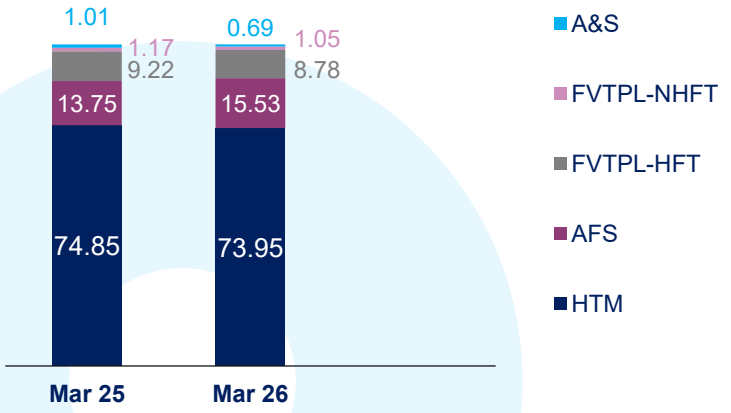
₹10,054 crores in FY26

Treasury Operations

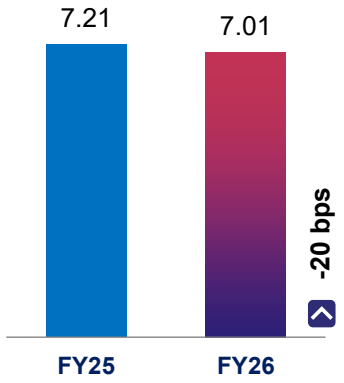
₹ in Crores

Investment Book	Mar 25	Mar 26
Domestic Investments	**16,19,773**	**17,27,469**
- of which SLR	13,25,476	14,70,519
Foreign Offices Investments	**74,183**	**81,520**
Total Investments Book	**16,93,956**	**18,08,988**

Break up of Domestic Investments (%)

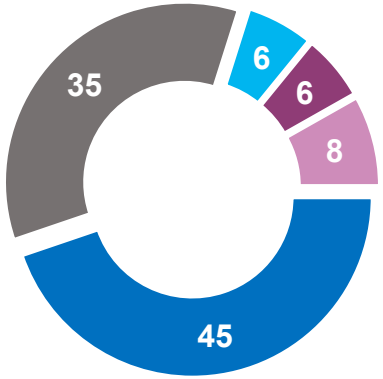


Yield on Investments (%)



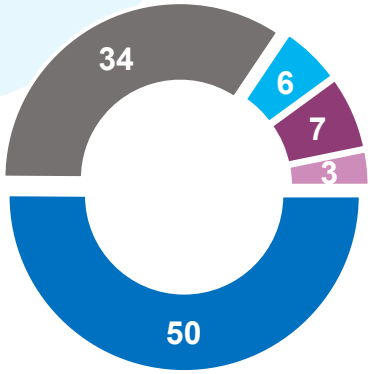
AFS Book (%)

Mar 2025



Modified Duration
2.40

Mar 2026



Modified Duration
2.61

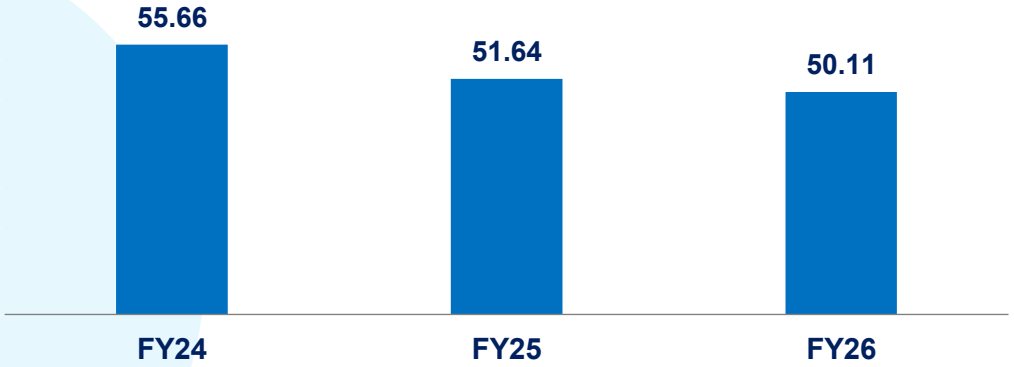
G-Sec and T Bill | Corporate Bonds | Others | SDLs | CP

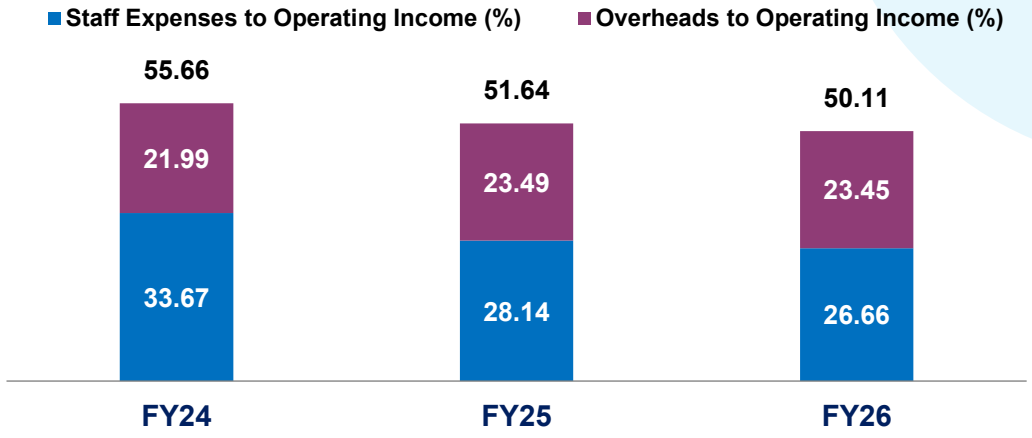
Operating expenses

Focus continues on improving income streams with control on costs

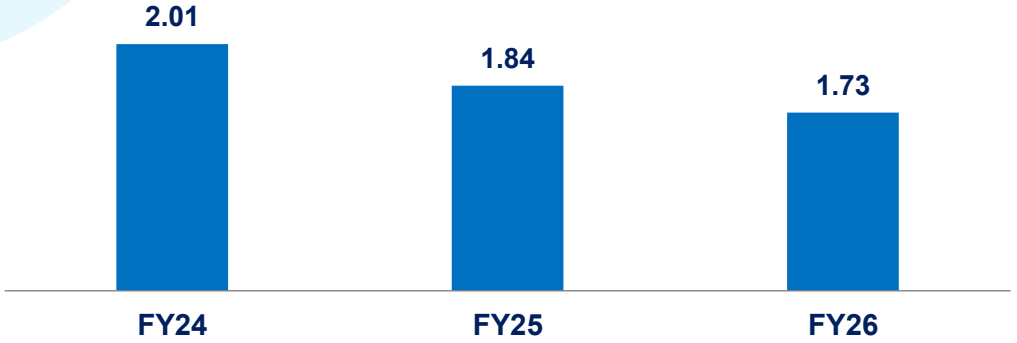
FY26 (%)

Cost to Income Ratio (%)

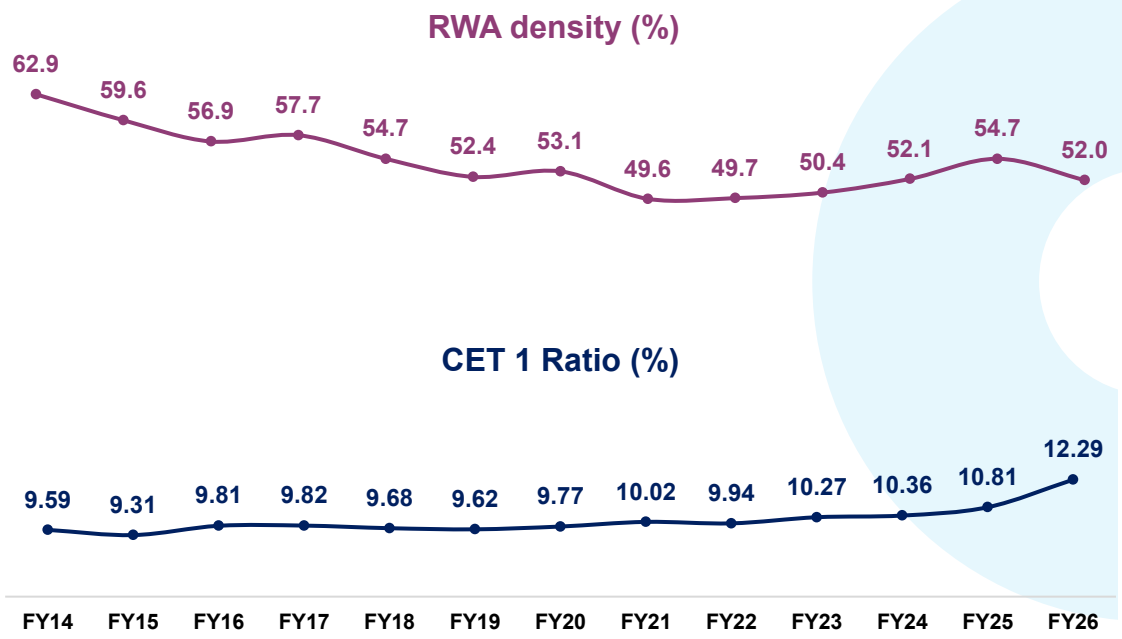


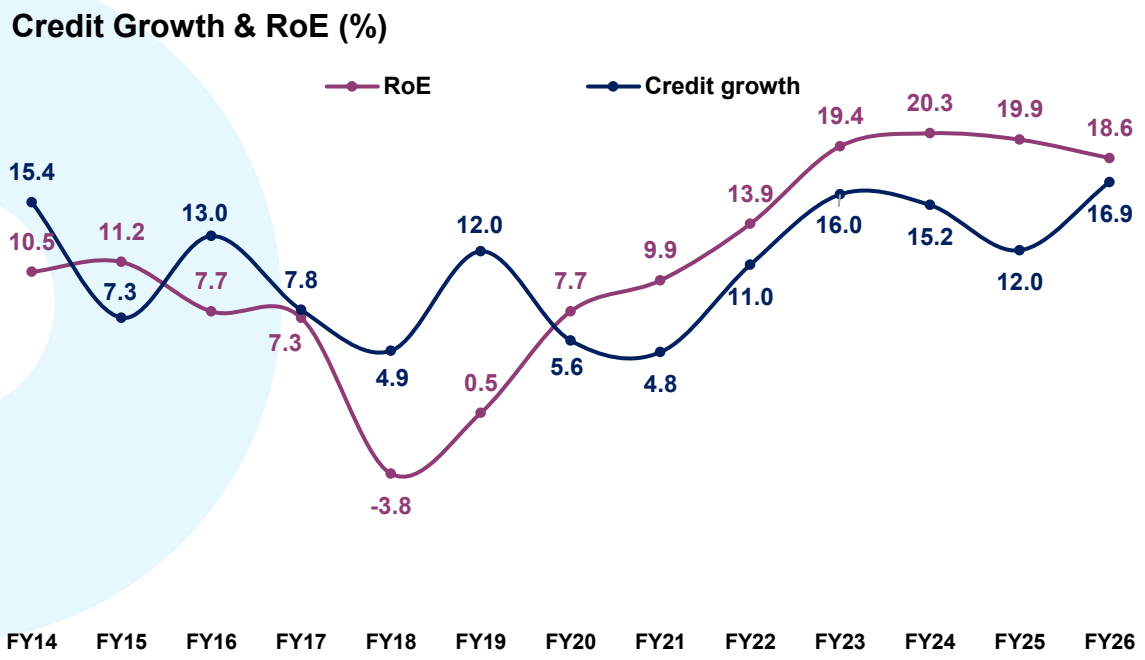


Cost to Average Assets (%)



Capital – assessment based on credit growth and RoE trends

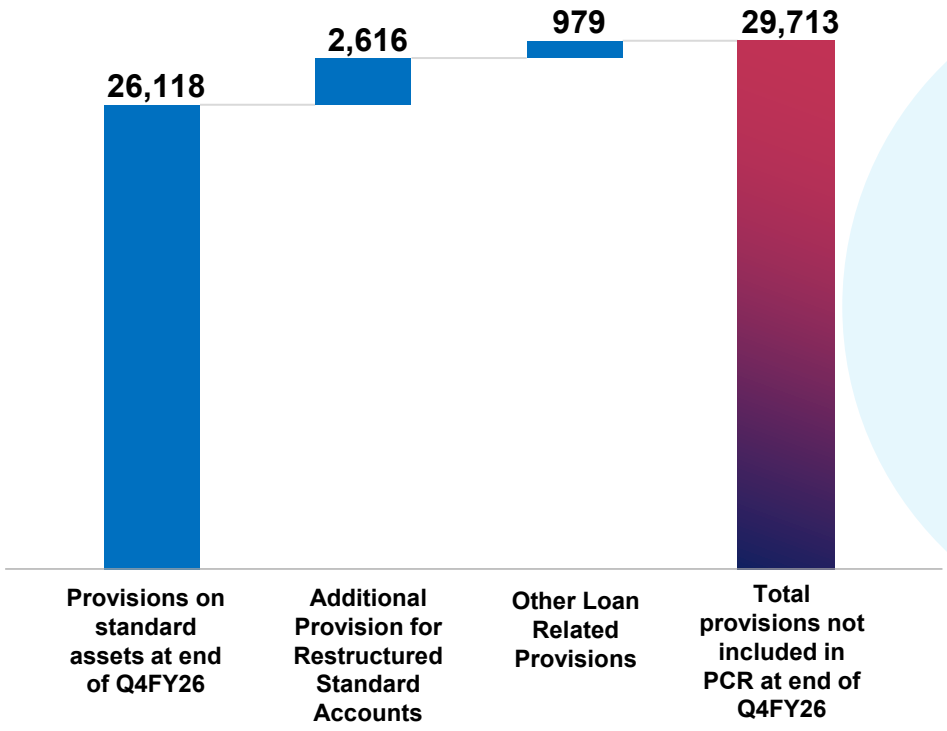




Provisions

Available Buffer

₹ in Crores



Credit cost at

0.37%

for FY26

PCR at

74.36%

legacy book well provided

Non NPA provisions at

₹29,713 crores

~158%

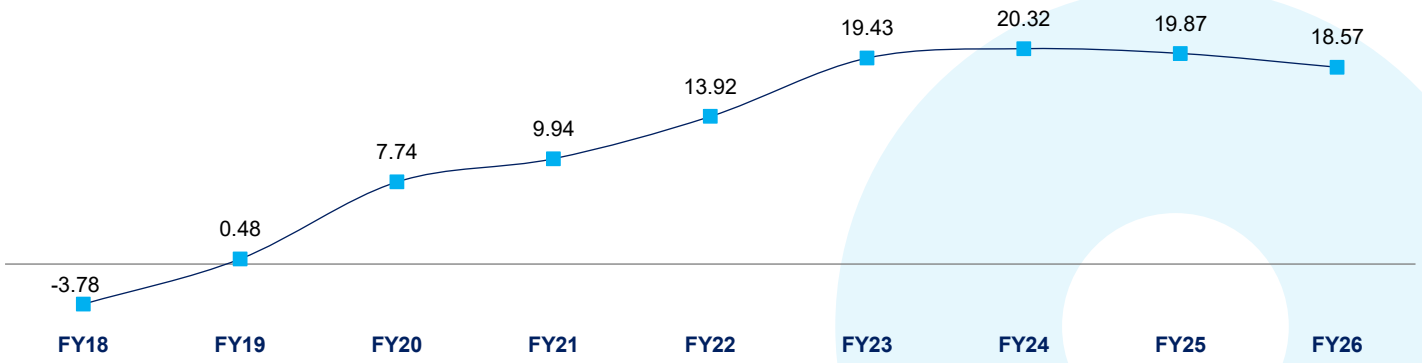
of Net NPA at end of FY26

Sequentially there is a marginal dip in Non NPA provisions mainly on account of:

- Write back in NPLL (Normally Permissible Lending Limit)
- Write back in provisions on DCCO achieved of a large corporate account

Sustainable RoE / RoA – a perspective

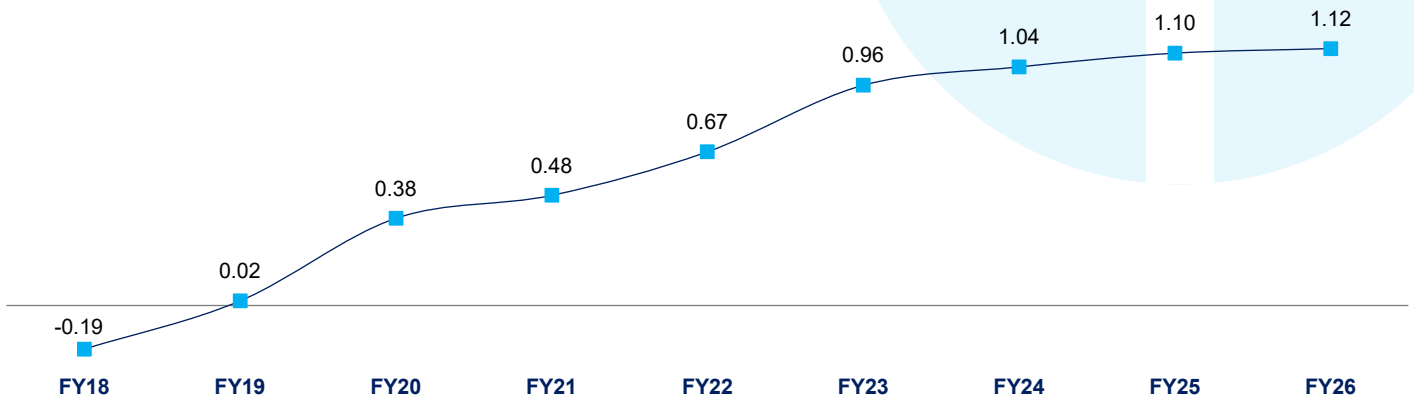
ROE (in %)



Trend in ROE

Consistent value creation for stakeholders

ROA (in %)



Trend in ROA

Continuous improvement in ROA from FY19 onwards

Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	**Q3FY26**	**Q4FY26**	**FY25**	**FY26**	**Q4FY26 over Q3FY26**	**Q4FY26 over Q4FY25**	**FY26 over FY25**
Interest Income#	1,19,509	1,22,352	1,23,098	4,61,864	4,82,797	0.61	3.00	4.53
Interest Expenses	76,892	77,366	78,718	2,95,524	3,09,677	1.75	2.37	4.79
Net Interest Income	**42,618**	**44,987**	**44,380**	**1,66,340**	**1,73,120**	**-1.35**	**4.13**	**4.08**
Non Interest Income*#	24,367	18,562	17,314	62,308	73,444	-6.72	-28.94	17.87
Operating Income	**66,985**	**63,549**	**61,694**	**2,28,648**	**2,46,564**	**-2.92**	**-7.90**	**7.84**
Operating Expenses	35,698	30,687	33,990	1,18,069	1,23,549	10.77	-4.79	4.64
Operating Profit	**31,286**	**32,862**	**27,704**	**1,10,579**	**1,23,015**	**-15.70**	**-11.45**	**11.25**
Total Provisions	12,643	11,834	8,020	39,679	42,983	-32.23	-36.56	8.33
Net Profit	**18,643**	**21,028**	**19,684**	**70,901**	**80,032**	**-6.39**	**5.58**	**12.88**
NIM (Whole Bank) (%)	**2.99**	**2.98**	**2.81**	**3.08**	**2.91**	**-17 bps**	**-18 bps**	**-17 bps**
NIM (Domestic) (%)	**3.14**	**3.11**	**2.93**	**3.21**	**3.03**	**-18 bps**	**-21 bps**	**-18 bps**
Cost to Income Ratio (%)	**53.29**	**48.29**	**55.09**	**51.64**	**50.11**	**680 bps**	**180 bps**	**-153 bps**
Cost to Assets (%)	**2.15**	**1.73**	**1.84**	**1.84**	**1.73**	**11 bps**	**-31 bps**	**-11 bps**

** Includes one-time profit of ₹4,593 crores on account of stake sale in Yes Bank in Q2FY26*
 # Previous period figures have been regrouped / reclassified to conform to current period classification.

Total income

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Interest on Loans	85,710	89,014	89,370	3,30,627	3,50,004	0.40	4.27	5.86
Interest on Resources	30,585	29,707	29,845	1,19,447	1,19,121	0.46	-2.42	-0.27
Other Interest Income	3,214	3,631	3,883	11,790	13,672	6.94	20.80	15.96
Total Interest Income	**1,19,509**	**1,22,352**	**1,23,098**	**4,61,864**	**4,82,797**	**0.61**	**3.00**	**4.53**
Fee Income	10,053	8,608	10,852	31,544	36,013	26.07	7.95	14.17
Profit / Loss on Sale / Revaluation of Investments	6,879	3,279	-1,471	15,303	15,604	-144.86	-121.38	1.97
Forex / Derivatives Income	2,859	1,521	1,258	4,379	5,390	-17.24	-55.99	23.07
Misc. Income	4,575	5,154	6,675	11,082	16,436	29.50	45.90	48.32
Total Non Interest Income	**24,367**	**18,562**	**17,314**	**62,308**	**73,444**	**-6.72**	**-28.94**	**17.87**
Total Income	**1,43,876**	**1,40,915**	**1,40,412**	**5,24,172**	**5,56,241**	**-0.36**	**-2.41**	**6.12**

Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Loan Processing Charges	1,966	1,633	3,055	6,027	7,725	87.11	55.37	28.17
Commission on Govt. Business	1,037	1,096	1,417	3,914	4,696	29.31	36.64	19.98
Commission on LC/BG	989	929	907	3,491	3,579	-2.38	-8.26	2.50
CVE Income	1,285	1,554	1,379	4,546	5,199	-11.28	7.31	14.37
Remittance, Collection, etc.	2,200	1,825	2,345	6,866	7,731	28.51	6.61	12.61
Misc. Fee Income	2,576	1,571	1,748	6,700	7,083	11.30	-32.13	5.72
Fee Income	**10,053**	**8,608**	**10,852**	**31,544**	**36,013**	**26.07**	**7.95**	**14.17**

Total expenses

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Interest on Deposits	67,446	69,054	69,721	2,57,228	2,76,756	0.97	3.37	7.59
Interest on Borrowings	6,149	5,025	5,684	25,547	19,472	13.11	-7.57	-23.78
Other Interest Paid	3,297	3,287	3,314	12,750	13,449	0.80	0.51	5.49
Total Interest Expenses	**76,892**	**77,366**	**78,718**	**2,95,524**	**3,09,677**	**1.75**	**2.37**	**4.79**
Salary	13,342	12,882	12,860	48,051	50,272	-0.17	-3.61	4.62
Provisions for Employees	4,663	3,121	3,355	16,301	15,452	7.49	-28.05	-5.21
Staff Expenses	**18,005**	**16,003**	**16,215**	**64,352**	**65,724**	**1.33**	**-9.94**	**2.13**
Overheads	**17,693**	**14,683**	**17,775**	**53,717**	**57,825**	**21.05**	**0.46**	**7.65**
of which: Business Acquisition & Development Expenses	*2,226*	*1,454*	*2,346*	*6,493*	*6,016*	*61.37*	*5.40*	*-7.34*
Operating Expenses	**35,698**	**30,687**	**33,990**	**1,18,069**	**1,23,549**	**10.77**	**-4.79**	**4.64**
Total Expenses	**1,12,590**	**1,08,052**	**1,12,708**	**4,13,593**	**4,33,225**	**4.31**	**0.10**	**4.75**

Overheads

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Rent, Taxes & Lighting	1,805	1,645	1,906	6,283	6,603	15.91	5.61	5.09
Depreciation	929	1,054	1,179	3,529	4,270	11.85	26.95	21.01
Printing & Stationery	277	249	284	884	1,014	13.86	2.45	14.72
Postage & Telecommunications	260	207	270	800	865	30.22	3.72	8.09
Repairs & Maintenance to Bank's Property	372	336	402	1,268	1,380	19.53	8.19	8.80
Travelling & Halting	541	500	539	1,774	1,915	7.66	-0.36	7.92
Deposit & General Insurance	2,752	2,981	3,451	8,963	11,250	15.77	25.41	25.52
Business Acquisition & Development Expenses	2,226	1,454	2,346	6,493	6,016	61.37	5.40	-7.34
ATM / CDM / Debit Card / Other Tech Expenses	3,025	3,004	3,074	10,525	11,285	2.32	1.64	7.22
Misc. Expenses	5,507	3,252	4,323	13,197	13,227	32.95	-21.50	0.22
Overheads	**17,693**	**14,683**	**17,775**	**53,717**	**57,825**	**21.05**	**0.46**	**7.65**

Provisions & profit

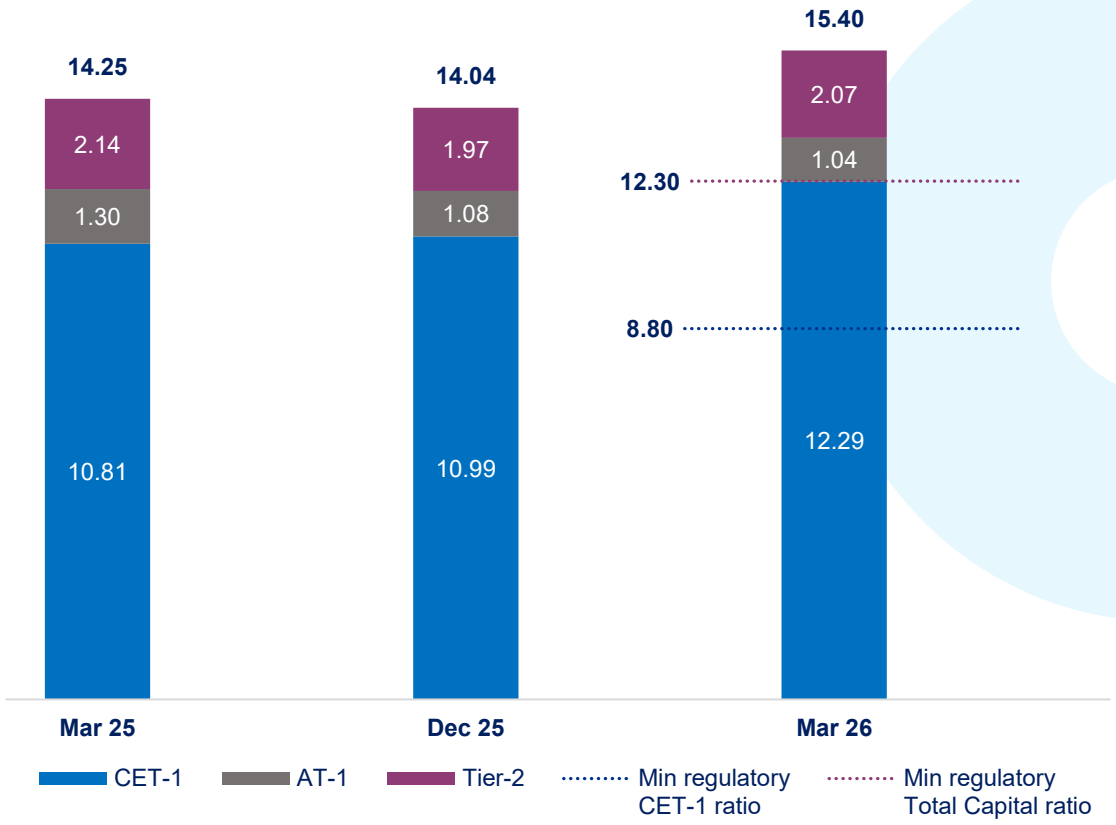
Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Operating Profit	**31,286**	**32,862**	**27,704**	**1,10,579**	**1,23,015**	**-15.70**	**-11.45**	**11.25**
Loan Loss	3,964	3,216	3,140	14,418	15,422	-2.34	-20.78	6.96
Standard Assets	400	739	-11	303	1,608			
Investment Depreciation	441	-36	109	514	-14			
Other Provisions	1,636	588	-366	73	523			
Income Tax	6,202	7,327	5,148	24,371	25,445	-29.74	-16.99	4.41
Total Provisions	**12,643**	**11,834**	**8,020**	**39,679**	**42,983**	**-32.23**	**-36.56**	**8.33**
Net Profit	**18,643**	**21,028**	**19,684**	**70,901**	**80,032**	**-6.39**	**5.58**	**12.88**

Ratios (Annualized)	Q4FY25	Q3FY26	Q4FY26	FY25	FY26
ROA (%)	**1.12**	**1.19**	**1.07**	**1.10**	**1.12**
ROE (%)				**19.87**	**18.57**
Earning Per Share (₹)	**84.72**	**90.38**	**86.48**	**79.44**	**87.59**

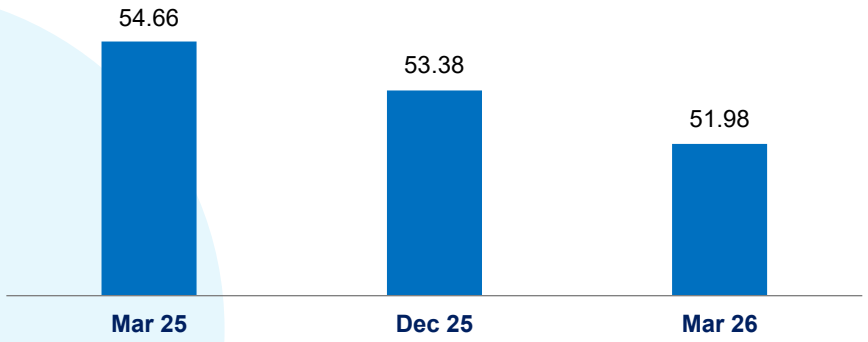
Capital Adequacy

Well-capitalized bank with adequate liquidity

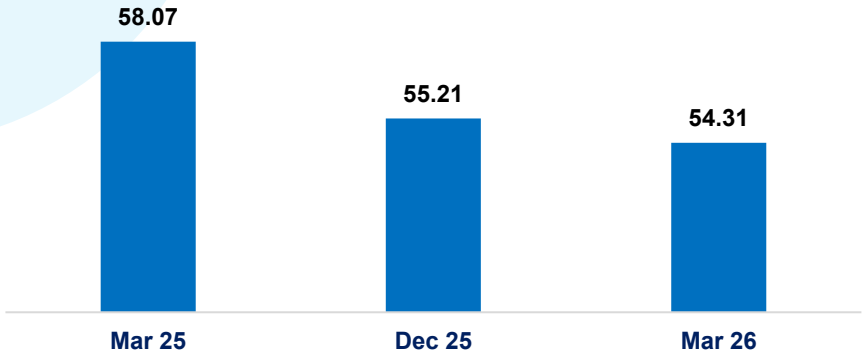
Capital Ratios (%)



RWA to Total Assets (%)



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

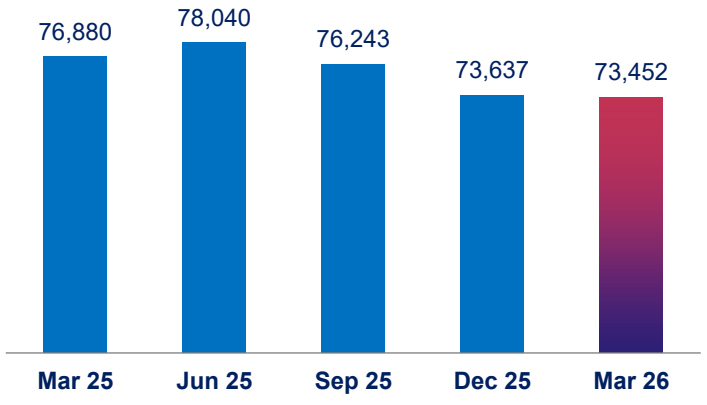


Asset Quality

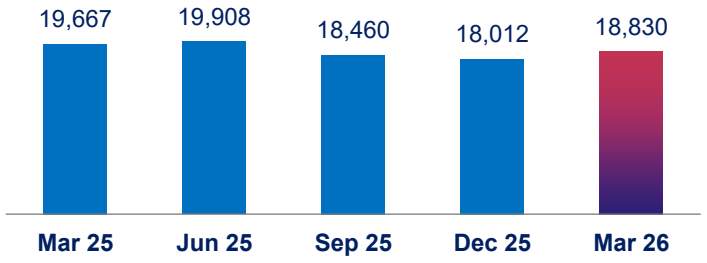
Asset quality (1/3)

Cumulative for the Period (%)	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26
Gross NPA Ratio	1.82	1.83	1.73	1.57	1.49
Net NPA Ratio	0.47	0.47	0.42	0.39	0.39
PCR *(Incl. AUCA)*	92.08	91.71	92.29	92.37	91.97
PCR	74.42	74.49	75.79	75.54	74.36
Corporate PCR *(Excl. AUCA)*	97.75	98.67	98.68	99.37	99.01
Slippage Ratio	0.55	0.75	0.60	0.54	0.54
Credit cost	0.38	0.47	0.43	0.39	0.37

Gross NPA (₹ in Crores)



Net NPA (₹ in Crores)



SBI

Asset quality (2/3)

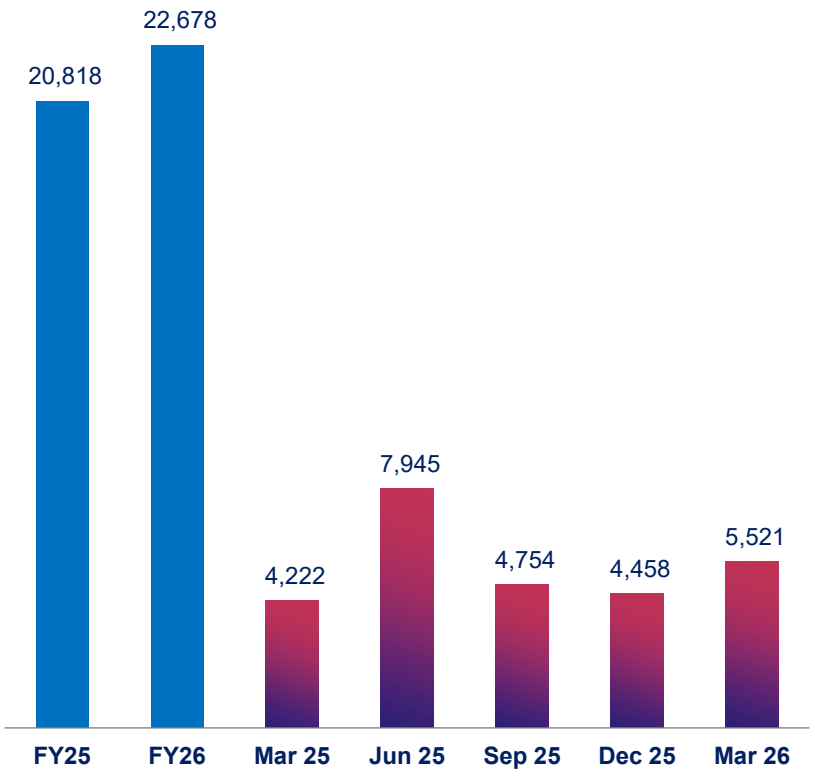
₹ in Crores

Movement of NPAs:	Q4FY25	FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	FY26
Opening Level of Gross NPAs	**84,360**	**84,276**	**76,880**	**78,040**	**76,243**	**73,637**	**76,880**
Total Reductions	11,799	29,520	7,239	6,794	7,466	5,732	27,232
of which : Recovery + Upgradation	*1,739*	*9,211*	*3,253*	*2,279*	2,371	1,526	9,429
Gross Addition	4,319	22,124	8,398	4,998	4,860	5,548	23,804
of which : Increase in O/s	*98*	*1,306*	*453*	*244*	*402*	*27*	*1,126*
: Fresh Slippages	*4,222*	*20,818*	*7,945*	*4,754*	*4,458*	*5,521*	*22,678*
Net Increase	-7,480	-7,396	1,159	-1,797	-2,606	-184	-3,428
Closing Level of Gross NPAs	**76,880**	**76,880**	**78,040**	**76,243**	**73,637**	**73,452**	**73,452**

Segmental NPAs:	Mar 25		Dec 25		Mar 26	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	57,057	2.42	59,318	2.23	59,927	2.17
Agri.	29,389	8.43	29,975	7.64	30,228	7.25
Per Segment	11,132	0.74	11,266	0.68	11,389	0.66
SME	16,536	3.27	18,077	3.01	18,309	2.99
Corporate	18,450	1.49	13,256	0.99	12,590	0.88
International	1,373	0.22	1,063	0.15	936	0.13
Total	**76,880**	**1.82**	**73,637**	**1.57**	**73,452**	**1.49**

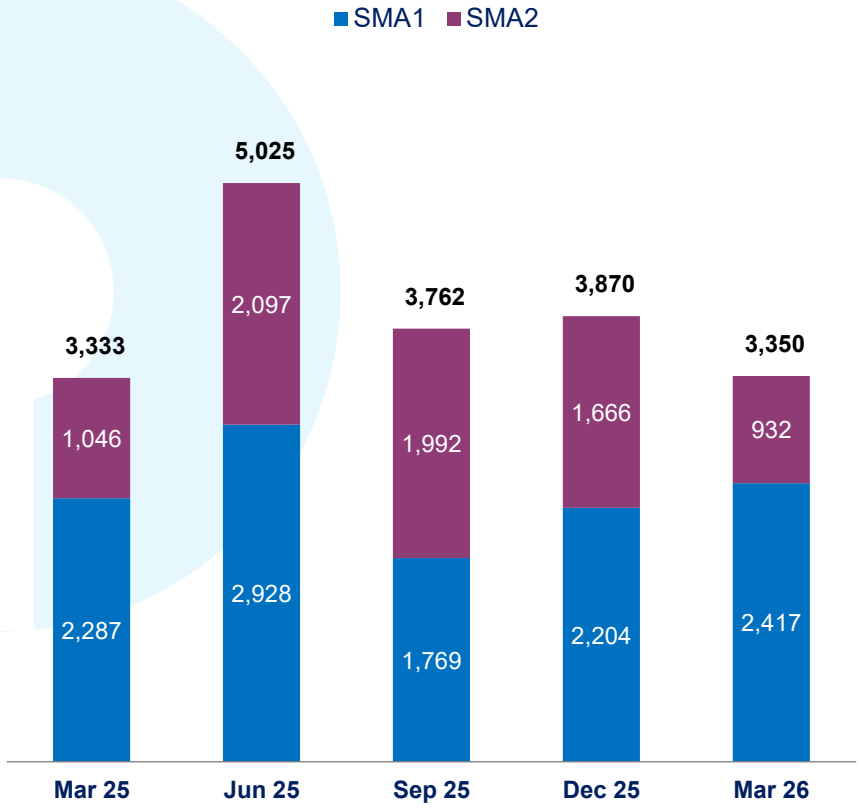
Asset quality (3/3)

Slippages ₹ in Crores



SMA 1 & SMA 2 ₹ in Crores

Accounts with exposure above ₹ 5 crores: CRILC data



Digital Journey

Accelerating digital agenda (1/6)

Digital Leadership across channels

Market share across channels

(as per latest available data)

25.11%
Debit card spends

30.62%
ATMs

26.95%
Mobile Banking
No. of Transactions

22.06%
Mobile Banking
Transaction value

With varied payment modes

UPI

6,038 Cr
Remit transactions
(Numbers during FY26)

24.11 Cr
Unique SBI UPI users based on account nos.
(Cumulative till Mar 26)

25.10%
Market share in remittances

Debit cards

25.25 Cr
Debit Cards
(Numbers as on 31st Mar 26)

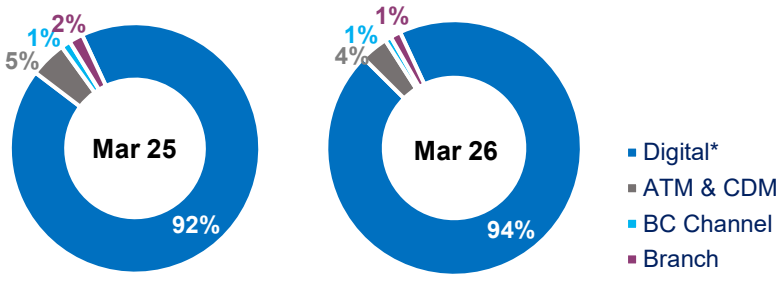
~39 Cr
Debit Card spend transactions
(Numbers during FY26)

~₹113 K Cr
Debit Card spend
(Amount during FY26)

ATM

~1 Cr
ATM transactions per day

Increasing digital adoption(%)



98.7%
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)

	Mar 25	Mar 26
YONO (Registered Users)	8.8 Cr	10.0 Cr
YONO Lite (Registered Users)	2.7 Cr	2.8 Cr
Unique SBI UPI (Users)	20.3 Cr	24.1 Cr

INB Customer (Retail)

Mar 25	Mar 26
13.9 Cr	14.0 Cr

No. of BC Outlets

Mar 25	Mar 26
77.3 K	79.1 K

Number of ATMs

Mar 25	Mar 26
63.8 K	64.2 K

Payment acceptance touch points

BHIM SBI Pay QR Codes	SBI POS	BHIM-Aadhar-SBI	Bharat QR
59.73L	17.8L	10.7L	10.5L

Accelerating digital agenda (3/6)

YONO: Driving digital agenda of the Bank

(FY26)

1.25 Cr	1.57 Cr	2.7 L	2.6 L
YONO Registration	Whatsapp Banking Registration	Digital Loans Disbursed	PPF Accounts Opened

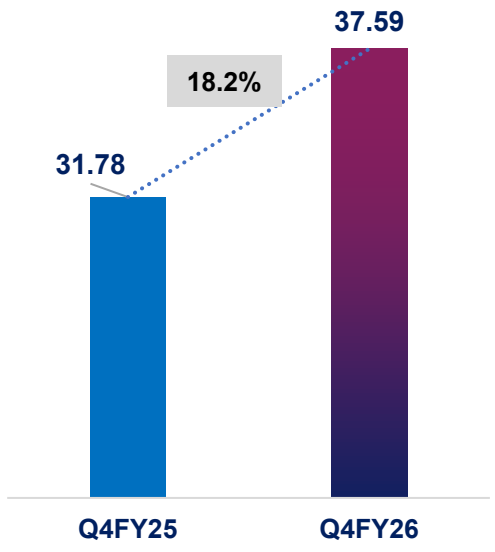
(Numbers)

Digital Banking Create seamless omni-channel customer experience *(Numbers)*	105.0 L SB accounts opened	317.0 L YONO Cash	1.6 L NPS Accounts Opened	2.6 L PPF Accounts opened
CVE Provide one-stop shop for all financial needs *(Numbers/Amount*)*	87.6 L Personal Accident Insurance	2.4 L New Business LI policies sold	10.6 L Approved Credit Cards	₹ 12 K Cr Mutual Funds Gross Sales*
e2e Digital Loans (Disbursement Amt.) Quick Personal Loans on the go! *(Amount)*	₹ 6,765 Cr PAPL	₹ 2,345 Cr Real Time Personal Loan	₹ 568 Cr Insta Home Top Up Loan	₹ 314 Cr Loan against Mutual Funds

Accelerating digital agenda (4/6)

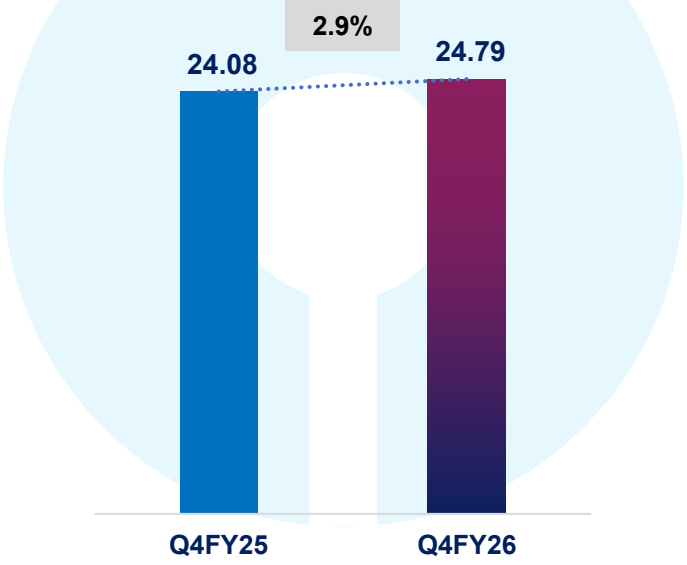
YONO has shown growth across products and registrations

YONO Registration
(# Lakh)



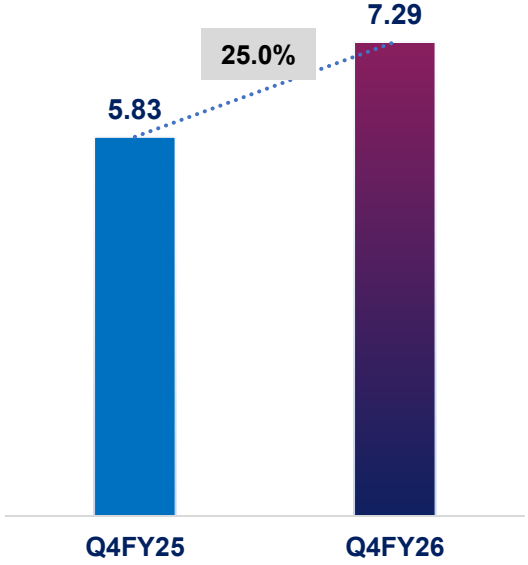
~42 K Daily Average YONO Registrations in Q4FY26

Regular SB Account Opened
(# Lakh)



~28 K Daily Average SB A/C Opened in Q4FY26

Fund Transfer
(# Crore)



~8 L Daily Average number of Fund Transfer in Q4FY26

Accelerating digital agenda (5/6)

Leadership across - UPI ecosystem

Domestic

(Q4FY26)

Remitter	Beneficiary
~ 18.05 Cr	~ 7.18 Cr
Avg Txn / Day (*Numbers*)	Avg Txn / Day (*Numbers*)

1.50 L / 59.73 L

Merchant Onboarding (Q4FY26 / Cumulative upto Mar'26) (*Numbers*)

Market Share

25.10%
Remitter Bank

9.66%
Beneficiary Bank

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))

UPI Transactions on YONO

	Q4FY25	Q4FY26
Avg txn/day	3.10 Lakhs	4.74 Lakhs

Total UPI Users on YONO: 4.21 Cr

SBI

Accelerating digital agenda (6/6)

FY26

YONO for Business: Growth metrics

Current Account	New Digital CA	2,68,038
Digital 46% (Out of total CA opened)		

New to Digital Customers	Customers Onboarded	6,63,040
Desktop Users : 38.80 lakhs# App Users: 20.40 lakhs#		

- Users registered on Desktop and App as on 31.03.2026

	No. of Txns	Value of Txns (₹)
YONO Business Payments	51.56 crores	₹ 296.63 lakh crore
YB App Payments	7.04 crores	₹ 16.10 lakh crore
API Banking	4,18,372	₹ 9,164 crores

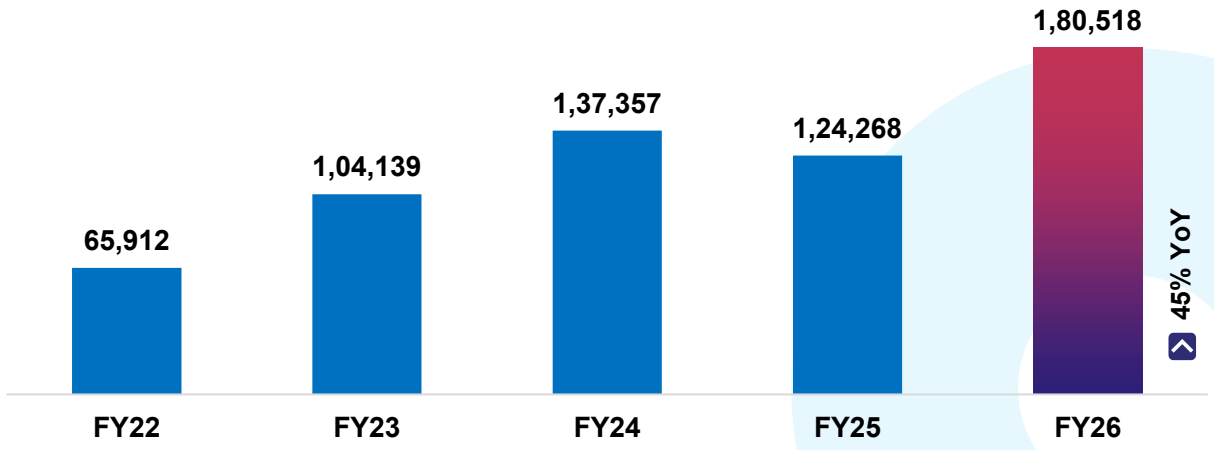
All Customer Journeys on YB eTrade are Digital

(Digital % of Total LCs / BGs issued)

Import letter of credit (IMLC)	72%	Inland Bank Guarantee (INBG)	53%
Inland letter of credit (INLC)	86%	Export Letter of Credit (EXLC)	80%

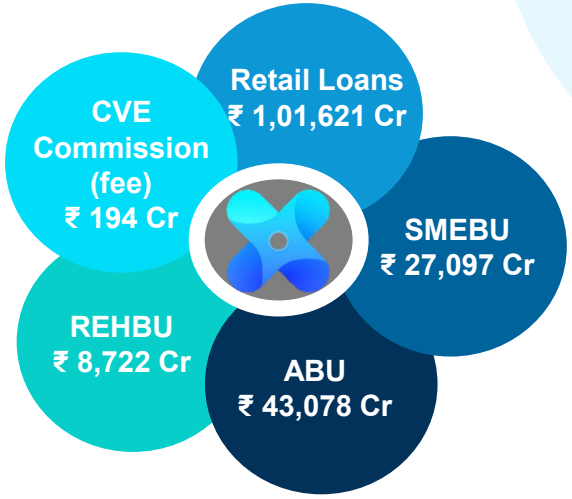
Analytics, AI & ML

Advances Through Analytical Leads (₹ in Crores)



Digital Loans (₹ in Crores)
₹ 15,564 Cr

- **PAPL** ₹ 6,765 Cr
- **PABL** ₹ 5,514 Cr
- **RTXC** ₹ 2,345 Cr
- **Insta Home Top up** ₹ 568 Cr
- **PASBL** ₹ 372 Cr



Besides this, significant value created through Risk Mitigation & Operational Efficiency Models

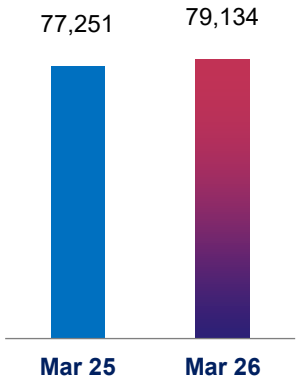
The Bank has operationalised several in-house developed Generative AI solutions for staff and contact centre knowledge management as well as back-office automation

Note: All Figures are for FY26

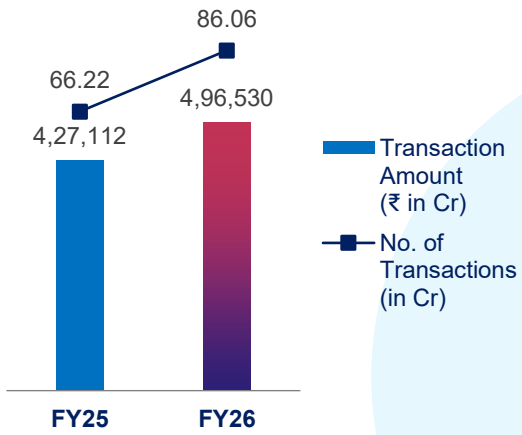
Banking with a Purpose

Financial Inclusion

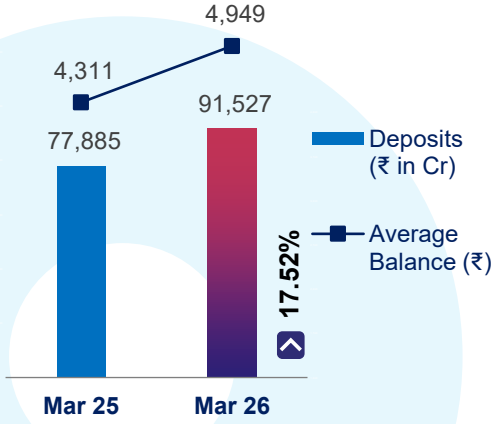
No. of BC outlets



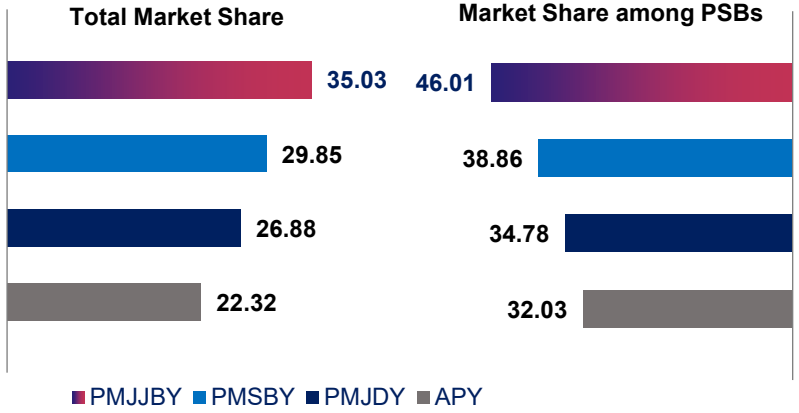
Transactions in BC Channel



Deposits in FI Accounts



Market Leader Social Security Schemes
(Share in %) (As on 31.03.2026)



Performance under Social Security Schemes		
Cumulative no. in crores	Mar 25	Mar 26
APY	1.73	2.00
PMJJBY	7.13	8.18
PMSBY	14.65	16.11
PMJDY	15.11	15.59

Improvement in Ease of Banking		
	Mar 25	Mar 26
Passbook Printers installed at CSPs	33,513	37,297
% Share of Passbooks printed at CSPs	22.61	24.15

New Initiatives at CSP outlets:

- End to End digitalization of account opening through e-Sign eliminating paper.
- ~5.00 lakh accounts opened monthly saves 20 lakh sheets of paper, significantly reducing SBI's carbon footprint.
- Implementation of face authentication for AePS transactions on android devices.

Sustainability Highlights

Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 80,032 crores Net Profit in FY26	₹ 1,67,617 crores (Fund based) ₹ 21,408 crores (Non-Fund based) Sustainable Finance portfolio	₹ 709 crores CSR Spend during FY26	2,45,131 Total workforce*
₹ 49.33 lakh crore Advances	>59 GW Capacity of Renewable Energy financed Portfolio	79,134 BC outlets*	28.5% Women in workforce*
₹ 59.76 lakh crore Deposits	>49 MWp Captive RE Capacity*	1,47,396 Candidates trained through RSETIs during FY26	6,129 Persons with Disabilities / Divyang*
98.7% Share of transactions through Alternate Channels	117 Green Building Certifications*	>7,900 Number of cycles distributed to girls during FY26	100% All permanent Employees covered under medical benefits

**** indicates values that are cumulative in nature i.e. up to 31.03.2026***

Environment

SBI's MSCI ESG rating maintained at

A

FY25

SBI's DJSI ESG rating score improved from

49 → 53

FY24 FY25

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 31.03.2026 Total outstanding of SBI Green Deposit under Green Rupee Term deposit scheme is ₹218 crores.

Green Building Certification by IGBC

117 of Bank's official / residential buildings certified as Green Building as on 31.03.2026

Tree Plantation

More than 5.76 lakh trees have been planted in open spaces and branch / office premises under CSR activities during FY26

Impetus for Renewable Energy (RE) : Supporting growth of Fund and Non-Fund based RE projects with an associated capacity of 59,208 MW

As on 31st March 2026

Limits sanctioned for Sustainable Finance activities:
Fund based - ₹ 1,67,617 crores
Non-Fund based - ₹ 21,408 crores

Out of which limit sanctioned for renewable energy projects:
Fund based - ₹ 1,48,993 crores
Non-Fund based - ₹ 18,358 crores

Solar Power (Rooftop & ground mounted):
Fund based - ₹ 93,642 crores
Non-Fund based - ₹ 11,127 crores

Wind Power, Biomass and others:
Fund based - ₹ 41,715 crores
Non-Fund based - ₹ 6,287 crores

Small hydro / Hydro Power:
Fund based - ₹ 13,636 crores
Non-Fund based - ₹ 944 crores

Sustainable Transportation
(includes E-Car loan of ₹ 4,521 crores):
Fund based - ₹ 9,739 crores
Non-Fund based - ₹ 1,970 crores

Green buildings:
Fund based - ₹ 1,992 crores
Non-Fund based - Nil

Energy Efficiency process, Waste & Pollution control and others:
Fund based - ₹ 6,893 crores
Non-Fund based - ₹ 1,080 crores

Contributing to Society (1/2)

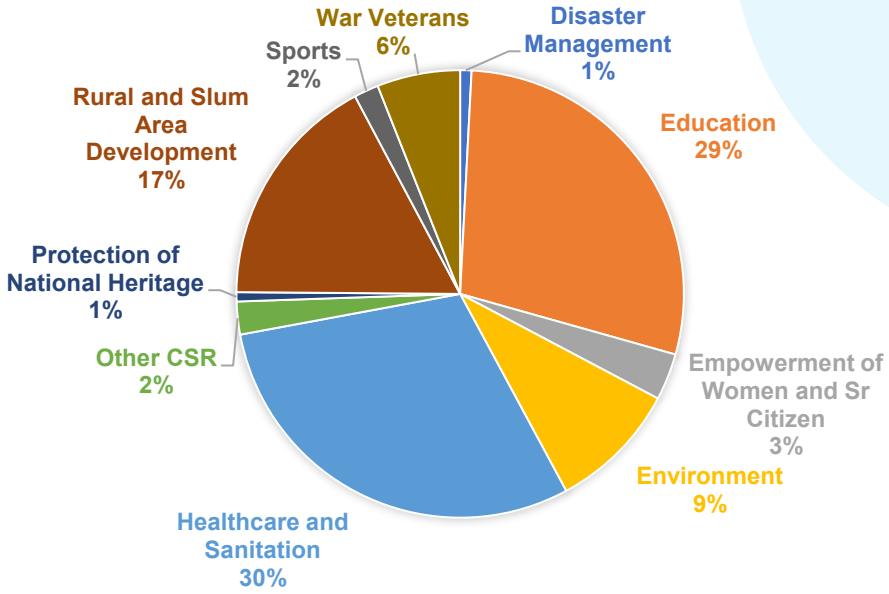
Status of CSR activities as on 31.03.2026

CSR Budget utilization

₹ in Crores

Sr. No.	Circles / Departments	Budget	Utilization
1	SBI Foundation	460.00	495.96
2	Circles	174.00	174.51
3	National / CC / Misc	46.10	10.96
4	SBI RSETIs	28.91	27.58
	Total	**709.01**	**709.01**

CSR Expenditure Breakup *(excl. SBI Foundation)*



Important CSR activities undertaken during the FY26

₹ in Crores

Sr. No.	Activity	No. of Institutions Covered	CSR Expenditure
1.	Upgrading Primary Schools Infrastructure	699	24.45
2.	Upgrading Infrastructure of Old-age homes / Women shelter homes	126	2.75
3.	Upgrading Infrastructure of Orphanages / Special Schools	118	4.25
4.	Upgrading Infrastructure of Anganwadi Centres	597	6.05
5.	Upgrading Infrastructure of Primary Health Centres	453	7.01
	Total	**1,993**	**44.51**

Beti Bachao Beti Padhao Initiatives

Girls Toilets Construction		Installation of Sanitary Pad Incinerators		Distribution of Re-usable Sanitary Pad Kits in Schools		Cycle Distribution to Girl Students	
No. of Institutions Covered	167	No. of Institutions Covered	1,929	No. of Institutions Covered	1,921	No. of Institutions Covered	538
No. of Toilets constructed	245	No. of Incinerators installed	2,435	No. of Sanitary Pad distributed	6,80,418	No. of Cycles distributed	7,906
CSR Expenditure	₹ 3.95 Cr	CSR Expenditure	₹ 4.17 Cr	CSR Expenditure	₹ 11.35 Cr	CSR Expenditure	₹ 4.65 Cr

Contributing to Society (2/2)

SBI Foundation: Highlights of long-term projects

SBI Foundation

- In FY26, SBI Foundation funded 203 projects, and sanctioned ₹611 Crores. SBI Foundation and its verticals also garnered 10 awards, including CSR Times Gold Award 2025 and SKOCH Gold Awards 2025.

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

- In FY26, CoE for PwDs sanctioned 20 projects and ₹ 42 Crores.
- On January 16, 2026, **Shri Challa Sreenivasulu Setty, Chairman of SBI Group**, visited the **Dialogue in the Dark (DID) Centre**, Nariman Point, with senior leadership, along with select SBI Central Board Directors.
- **SBIF Centre of Excellence for Persons with Disabilities** participated in Purple Fest 2026 at President's Estate, New Delhi, on 13th March 2026, which was graced by **Hon'ble President Smt. Draupadi Murmu.**

SBIF Jivanam: Healthcare

- In FY26, Jivanam sanctioned 51 projects and ₹ 131 Crores.
- On February 4, 2026, **SBI Chairman Shri Challa Shreenivasulu Setty** handed over the project grant cheque for SBIF Jivanam — Supporting Medical Equipment at Government General Hospital, Guntur, to the President of Ramky Foundation and Superintendent Dr. SSV Ramana (M.S. Ortho).
- On 14th March 2026, the milestone event celebrating "2 Lakh+ women screened" under the "Swasth Mahila, Swasth Goa" initiative was held in Goa. The initiative is implemented in partnership with Yuvraj Singh Foundation.

SBIF CONSERW : Environment & Sustainability

- In FY26, CONSERW vertical sanctioned 23 projects and ₹ 82.69 Crores.
- **CONSERW Conclave** was held in Mumbai on 18 March 2026. The Conclave addressed threats to Urban Ecosystem to Urban Ecosystem and Green Spaces amid climate change with the theme **"Conserving Urban Ecosystems and Green Spaces: Air & Water for a Changing Climate".**
- **SBI Foundation Independent Director, Shri Venkatesh Srinivasan,** along with **Shri Swapan Dhar, MD, SBI Foundation,** visited Jawaharlal Nehru Port Authority (JNPA) for the development of 7 acres of dense forest using the Miyawaki method.

SBIF ILM : Education

- In FY26, SBIF Integrated Learning Mission sanctioned 20 projects and ₹ 137.74 Crores.
- **Hon'ble Prime Minister Narendra Modi** spoke in detail about Anweshana, Prayoga's flagship programme, supported by SBIF, during the 132nd edition of Mann Ki Baat, on 29 March 2026.

SBI Youth for India Fellowship Program

- First Review Workshops for the Fellows of SBI YFI Batch 2025-26 were conducted across our 15 Partner NGOs, along with field visits to the project locations of all 91 Fellows.

SBIF LEAP : Livelihoods

- In FY26, SBIF LEAP sanctioned 25 projects and ₹ 78.86 Crores.
- SBIF LEAP team members attended a CSR Conclave, organized in New Delhi by the Ministry of Agriculture & Farmers Welfare, in collaboration with UNDP India and the Gates Foundation.

SBI Gram Seva : Rural Development

- In FY26, SBI Gram Seva sanctioned 36 projects and ₹ 71.84 Crores.
- **Hon'ble Member of Parliament, Nagarkurnool, Dr. Mallu Ravi** formally launched 'Gram Seva' project in partnership with Bhavishya Bharat in Jogulamba Gadwal District, Telangana, on 20 January 2026.
- The **Times of India** on 26 February 2026, highlighted the impact of SBI Foundation's 'Raitha Bandhu' initiative. Meaning "farmer's friend" in Kannada, Raitha Bandhu is an innovative programme aimed at enhancing farmers' incomes by improving irrigation facilities and promoting better soil management practices at the farm level.

SBIF ACE

- In FY26, SBIF ACE sanctioned 5 projects and ₹ 22.56 Crores.
- **SBIF ACE Archery Academy in Deoria, UP**, was inaugurated by Hon'ble MP Shri Rajbhar, with SBI Foundation's support alongside Sanjeeva Singh Archery Institute Trust.
- 4 SBIF-supported athletes, through the PASS program, won two golds and two silver medals respectively in **World Para Athletics Grand Prix 2026 (New Delhi)**

SBIF Sashakti

- In FY26, SBIF Sashakti sanctioned 22 projects and ₹ 30.36 Crores.
- **"SBIF Sashakti: EntrepreNaari"** closing ceremony was held on 15 March 2026 in Goa. The initiative was implemented in partnership with the Society for Educational Welfare and Economic Development (SEED).

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 of the Board
- Nomination and Remuneration Committee of the Board
- IT Strategy Committee of the Board
- Board Committee to Monitor Recovery
- Board Review Committee for Identification of Wilful Defaulters
- Stakeholders Relationship Committee cum Customer Service Committee of the Board
- Special Committee of the Board for Monitoring and Follow-up of cases of 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 Mar 2026

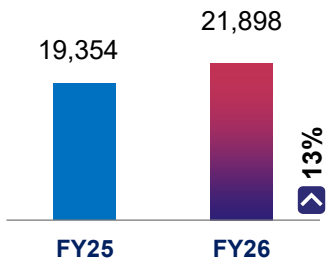
₹ in Crores

SBI Life

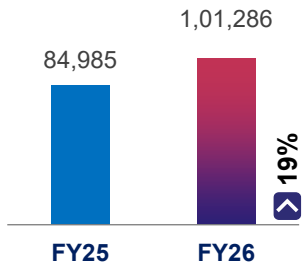
Apne Liye. Apno Ke Liye.

	FY25	FY26
PAT (₹ in Crores)	2,413	2,470
ROE (in %)	15.1	13.7

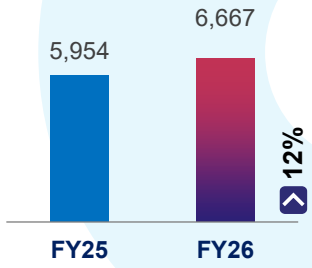
Individual Rated Premium



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 21.4%, 25.5%, 22.9% and 20.0% respectively.

Business Performance

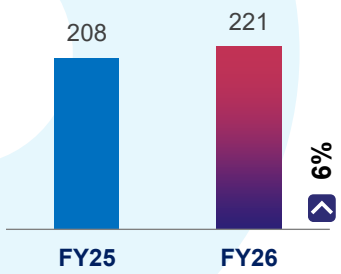
- New Business Premium grew by 20% and stands at ₹42,551 Crores
- Renewal Premium stands at ₹58,735 Crores; growth of 19%
- PAT grew by 2% YoY and stands at ₹2,470 Crores
- Robust solvency ratio of 1.91
- Expenses ratio of 6.1%
- VONB margin stands at 27.5%
- Assets under Management stands at ₹4,87,163 Crores; growth of 9% YoY
- Embedded Value stands at ₹ 80,791 Crores; growth of 15% YoY. Return on Embedded Value (ROEV) is 19.7%

SBI card

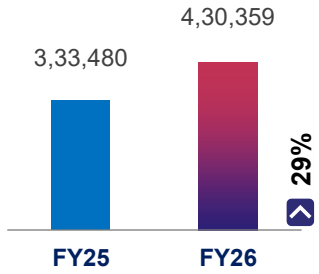
	FY25	FY26
PAT (₹ in Crores) *	1,916	2,167
ROE (in %)	14.6	14.6

**As per Ind AS, without OCI*

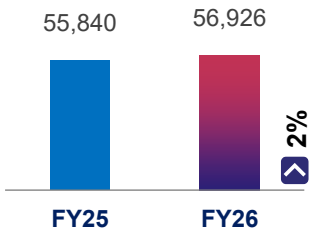
CIF (In Lakhs)



Spends



Receivables



Market Share

- #2 player in Cards and #3 in Spends
- Cards-in-force as of Mar 26 18.6% (Mar 31, 2025 19.0%),
- Spends in FY26 18.1%, (FY25 15.7%)

Portfolio

- ▲ **6%** YoY in cards,
- ▲ **29%** YoY in spends
- ▲ **2%** YoY in receivables

Profitability

- During FY26 Revenue from Operations grew 10% YoY, PAT at ₹2,167 Crores
- During FY26, ROA is at 3.2%, ROE is at 14.6%
- As on Mar 26, Capital Adequacy Ratio (CAR) is at 25.5%, Tier I is at 20.0%.

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

As on Mar 2026

₹ in Crores

SBI FUNDS MANAGEMENT LIMITED

	FY25	FY26
PAT (₹ in Crores)*	2,531	3,051
ROE (in %)#	33.6	43.0

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

Performance Highlights

- SBIFML has been the largest player in the market since Q4FY20. As on Mar 2026, SBIMF has a quarterly Average AUM of ₹ 12.48 lakh crore with a market share of 15.31%. The second largest player has a market share of 13.54%.
- SBIMF Quarterly average Mutual Fund AUM grew by ₹ 1.75 lakh crores from ₹ 10.73 lakh crore in Q4FY25 to ₹ 12.48 lakh crore in Q4FY26.

SBI CAPS

Complete Investment Banking Solutions

Group	FY25	FY26
PAT (₹ in Crores)	1,205	1,411
ROE (in %)*	24.3	23.8

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

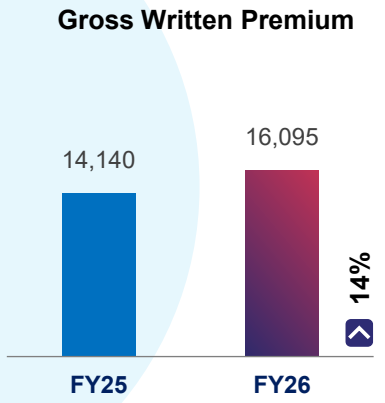
Performance Highlights

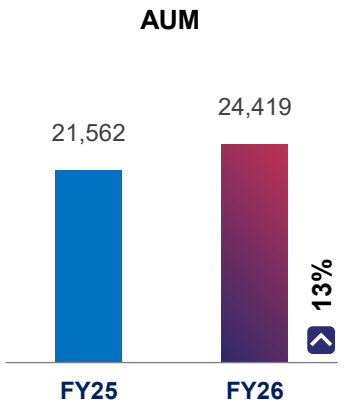
- PA&SF Group: Ranked No.1 India Borrower Loans (Mandated Lead Arranger). Market share of 36.19% (FY26).
- DCM: Ranked No.5 for Debt Private placement of bonds in FY26 as per the Bloomberg league table.
- ECM: Ranked No.3 in the Prime Database (by issue amount) for the issues done in FY26.

SBI general INSURANCE

SURAKSHA AUR BHAROSA DONO

	FY25	FY26
PAT (₹ in Crores)	509	553
ROE (in %)	11.5	11.2





Performance Highlights

- Ranked 5th amongst the Private players in FY26
- SBIG Market share is 7.17% in FY26 as against 6.90% in FY25 among Private players.
- No. 1 player in Personal Accident segment amongst Private players.
- 2nd in private Crop segment.
- No. 1 player in Common Service Centre Business in rural market.

Regional Rural Banks

Sponsored by SBI

Performance Highlights – FY26

9 RRBs operating in 9 States

- Deposits at **₹ 1,44,225 crores ▼ 2.27%** YoY
- CASA ▼ **104 bps YoY at 52.77%**
- Gross Advances at **₹ 1,24,539 crores ▲ 9.50%** YoY
- CD Ratio ▲ **928 bps YoY at 86.35%**
- NIM ▲ **12 bps YoY at 4%**

Network of 4,181 branches in 196 districts

- Gross NPA ▼ **84 bps YoY at 2.45%**
- Net Profit of **₹ 2,638 crores ▲ 14.66% YoY**
- ROA ▲ **17 bps YoY at 1.36%**
- PCR ▲ **742 bps YoY at 86.87%**
- ROE ▲ **63 bps YoY at 13.96%**

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 – FY26

Particulars (₹ in Crores)	Year Ended		Growth (%)
	FY25	FY26	YoY
Interest Earned#	4,90,313	5,14,933	5.02
Non-Interest Income*#	1,73,031	1,97,711	14.26
Total Income	**6,63,343**	**7,12,644**	**7.43**
Interest Expended	3,00,943	3,15,005	4.67
Operating Expenses (i+ii)	**2,36,574**	**2,62,650**	**11.02**
(i) Employee Cost	70,396	72,768	*3.37*
(ii) Other Operating Expenses	1,66,178	1,89,882	*14.26*
Total Expenditure	**5,37,517**	**5,77,655**	**7.47**
Operating Profit	**1,25,826**	**1,34,988**	**7.28**
Provisions (other than Tax)	19,461	20,960	7.70
Add: Share in profit of associates	1,505	1,497	*-0.55*
Less: Minority Interest	2,961	3,367	*13.70*
Tax Expenses	27,348	28,860	5.53
Net Profit	**77,561**	**83,299**	**7.40**

Particulars	Year Ended	
	FY25	FY26
ROA (%)	1.10	1.07
ROE (%)	19.65	17.56
Earning Per Share (₹)	86.91	91.16
Expenses Ratio (%)	51.33	49.80
NIM (%)	3.15	3.02
Gross NPA Ratio (%)	1.82	1.50
Net NPA Ratio (%)	0.47	0.38

** 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*
 # Previous period figures have been regrouped / reclassified to conform to current period classification.

Balance sheet

Liabilities

₹ in Crores

	SBI SOLO			SBI GROUP		
	Mar 25	Mar 26	YOY Growth (%)	Mar 25	Mar 26	YOY Growth (%)
Capital	892	923	3.43	892	923	3.43
Reserves and Surplus	4,40,270	5,43,519	23.45	4,86,144	5,95,208	22.43
Minority Interest				18,026	18,768	4.12
Deposits	53,82,190	59,75,642	11.03	54,39,898	60,43,097	11.09
Borrowings	5,63,573	7,31,254	29.75	6,10,857	7,77,302	27.25
Other Liabilities & Provisions	2,89,129	3,71,674	28.55	7,58,367	8,86,270	16.87
Total Liabilities	**66,76,053**	**76,23,012**	**14.18**	**73,14,185**	**83,21,569**	**13.77**

Assets

	SBI SOLO			SBI GROUP		
	Mar 25	Mar 26	YOY Growth (%)	Mar 25	Mar 26	YOY Growth (%)
Cash & balances with RBI	2,27,217	2,68,445	18.14	2,27,485	2,68,682	18.11
Bal with Banks & Money at Call and Short Notice	1,13,012	1,16,115	2.75	1,30,448	1,33,161	2.08
Investments	16,90,573	18,01,254	6.55	22,05,601	23,59,502	6.98
Net Advances	41,63,312	48,77,895	17.16	42,50,831	49,78,013	17.11
Fixed Assets	44,108	54,790	24.22	46,338	57,152	23.34
Other Assets	4,37,831	5,04,513	15.23	4,53,483	5,25,058	15.78
Total Assets	**66,76,053**	**76,23,012**	**14.18**	**73,14,185**	**83,21,569**	**13.77**

Thank You