भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

हर भारतीय का बैंक

The Listing Department, BSE Limited, Phiroje Jeejeebhoy Towers, 25th Floor, Dalal Street, Mumbai – 400001 BSE SCRIP Code: 500112	The Listing Department, National Stock Exchange of India Limited, Exchange Plaza, 5th Floor, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051 NSE SCRIP Code: SBIN

CC/S&B/AND/2026-27/345 07.08.2026

Madam / Sir,

Outcome of Board Meeting held on 07.08.2026

We refer to our letter no. CC/S&B/AND/2026-27/315 dated 27.07.2026 regarding intimation of the meeting of the Central Board of the Bank to consider financial results for the quarter ended 30.06.2026.

2. In terms of Regulation 33, Regulation 52, and other applicable provisions of SEBI (LODR) Regulations, 2015, we submit the unaudited Standalone and Consolidated financial results of the Bank along with the Limited Review Report for the quarter ended 30.06.2026. The Limited Review Report of the Statutory Central Auditors contains unmodified opinion.

3. The Statement of Deviation or Variations under Regulation 32 and Regulation 52(7)/ 52 (7A) of SEBI (LODR) Regulations, 2015 is enclosed.

4. The Security Cover Certificate as on 30.06.2026 on non-convertible debt securities under Regulation 54 (3) of SEBI (LODR) Regulations, 2015 is enclosed.

5. The Central Board Meeting commenced at 10:00 am and the aforesaid agenda was concluded at 1:30 pm.

Yours faithfully,

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

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

ARUNA N DAK Digitally signed by ARUNA N DAK
Date: 2026.08.07 13:38:35 +05'30'

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शेयर एवं बॉन्ड विभाग,
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

STATE BANK OF INDIA

CORPORATE CENTRE, MUMBAI - 400 021

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

The banker to every Indian

(₹ in Crore)

S. No.	Particulars	Standalone				Consolidated			
		Quarter ended			Year ended	Quarter ended			Year ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	1,27,896.46	1,23,097.67	1,17,830.28	4,82,797.17	1,36,240.49	1,31,080.12	1,25,563.08	5,14,932.59
	(a) Interest/ discount on advances/ bills	94,011.38	89,369.91	85,437.92	3,50,004.36	96,826.98	92,043.47	88,146.02	3,61,064.00
	(b) Income on investments	29,510.19	28,579.05	27,749.20	1,13,034.49	34,531.10	33,399.33	32,225.54	1,31,954.32
	(c) Interest on balances with Reserve Bank of India and other inter-bank funds	1,411.66	1,265.52	1,848.33	6,086.38	1,847.42	1,690.15	2,359.89	7,998.97
	(d) Others	2,963.23	3,883.19	2,794.83	13,671.94	3,034.99	3,947.17	2,831.63	13,915.30
2	Other income	15,922.69	17,314.10	17,511.28	68,850.28	43,821.37	49,998.90	41,428.74	1,94,684.37
3	TOTAL INCOME (1)+(2)	1,43,819.15	1,40,411.77	1,35,341.56	5,51,647.45	1,80,061.86	1,81,079.02	1,66,991.82	7,09,616.96
4	Interest expended	80,904.02	78,717.67	76,923.39	3,09,676.69	82,247.57	79,953.43	78,266.46	3,15,004.81
5	Operating expenses (a)+(b)+(c)	29,385.95	33,989.92	27,873.70	1,23,548.80	59,182.61	71,388.69	54,232.70	2,62,650.45
	(a) Employee cost	17,423.80	16,215.25	16,899.52	65,723.78	19,218.66	17,907.14	18,490.57	72,768.24
	(b) Operating expenses relating to Insurance Business					25,959.18	33,167.73	22,479.23	1,21,464.05
	(c) Other operating expenses	11,962.15	17,774.67	10,974.18	57,825.02	14,004.77	20,313.82	13,262.90	68,418.16
6	TOTAL EXPENDITURE (excluding provisions and contingencies) (4)+(5)	1,10,289.97	1,12,707.59	1,04,797.09	4,33,225.49	1,41,430.18	1,51,342.12	1,32,499.16	5,77,655.26
7	OPERATING PROFIT (before provisions and contingencies) (3)-(6)	33,529.18	27,704.18	30,544.47	1,18,421.96	38,631.68	29,736.90	34,492.66	1,31,961.70
8	Provisions (other than tax) and contingencies (net of write back)	5,046.77	2,872.16	4,759.20	17,538.40	5,747.88	3,661.39	5,263.54	20,960.29
	---*of which provisions for non-performing assets*	3,359.01	3,140.46	4,934.04	15,422.50	4,024.08	3,943.71	5,991.42	19,350.08
9	Exceptional items	-	-	-	4,593.22	-	-	-	3,026.57
10	PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)+(9)	28,482.41	24,832.02	25,785.27	1,05,476.78	32,883.80	26,075.51	29,229.12	1,14,027.98
11	Tax expense/ (credit)	7,361.19	5,148.27	6,624.83	25,444.77	8,304.76	5,914.21	7,602.48	28,859.51
12	NET PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	21,121.22	19,683.75	19,160.44	80,032.01	24,579.04	20,161.30	21,626.64	85,168.47
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-
14	NET PROFIT/ (LOSS) FOR THE PERIOD (12)+(13)	21,121.22	19,683.75	19,160.44	80,032.01	24,579.04	20,161.30	21,626.64	85,168.47
15	Share in profit of associates					541.85	346.68	494.74	1,497.20
16	Minority Interest					1,007.89	865.11	919.91	3,366.89
17	NET PROFIT/ (LOSS) AFTER MINORITY INTEREST (14)+(15)-(16)	21,121.22	19,683.75	19,160.44	80,032.01	24,113.00	19,642.87	21,201.47	83,298.78
18	Paid-up equity share capital (face value of ₹1/- each)	923.06	923.06	892.46	923.06	923.06	923.06	892.46	923.06
19	Reserves excluding revaluation reserves				5,09,114.00				5,60,786.78
20	Analytical ratios								
	(i) Percentage of shares held by Government of India	55.03%	55.03%	56.92%	55.03%	55.03%	55.03%	56.92%	55.03%
	(ii) Capital adequacy ratio (Basel III)	15.67%	15.40%	14.63%	15.40%				
	(a) CET 1 ratio	12.89%	12.29%	11.10%	12.29%				
	(b) Additional tier 1 ratio	1.01%	1.04%	1.35%	1.04%				
	(iii) Earnings per share (EPS) (₹)								
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense)	22.88	21.32	21.47	87.59	26.12	21.28	23.76	91.16
	(Quarter numbers not annualised)								
	(b) Basic and diluted EPS after Extraordinary items (net of tax expense)	22.88	21.32	21.47	87.59	26.12	21.28	23.76	91.16
	(Quarter numbers not annualised)								
	(iv) NPA ratios								
	(a) Amount of gross non-performing assets	74,272.06	73,452.46	78,039.68	73,452.46				
	(b) Amount of net non-performing assets	19,158.49	18,830.14	19,908.42	18,830.14				
	(c) % of gross NPAs	1.47%	1.49%	1.83%	1.49%				
	(d) % of net NPAs	0.38%	0.39%	0.47%	0.39%				
	(v) Return on assets (Net assets basis-annualised)	1.11%	1.07%	1.14%	1.12%				
	(vi) Net worth	4,95,244.32	4,72,894.50	4,08,108.34	4,72,894.50				
	(vii) Outstanding redeemable preference shares	-	-	-	-				
	(viii) Capital redemption reserve	-	-	-	-				
	(ix) Debt- equity ratio*	0.54	0.56	0.65	0.56				
	(x) Total debts to total assets**	10.03%	9.59%	7.94%	9.59%				

*Debt represents borrowings (including Repos) with residual maturity of more than one year.

**Total debts represents total borrowings of the Bank.

STATE BANK OF INDIA

CORPORATE CENTRE, MUMBAI - 400 021

UNAUDITED SEGMENTWISE REVENUE, RESULTS, ASSETS & LIABILITIES

(₹ in Crore)

S. No.		Particulars	Standalone				Consolidated			
			Quarter ended			Year ended	Quarter ended			Year ended
			30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1		**Segment Revenue**								
	a	Treasury operations	34,757.20	29,757.03	36,729.08	1,35,516.03	35,351.98	27,428.45	36,119.31	1,30,118.77
	b	Corporate/ Wholesale Banking operations	38,329.01	40,019.92	35,512.66	1,49,102.41	38,981.81	41,071.40	36,081.01	1,53,354.79
	c	Retail Banking operations (i) + (ii)	70,244.36	69,632.94	62,860.08	2,64,605.90	70,549.18	69,908.77	63,175.09	2,65,843.98
		(i) Digital Banking	833.18	879.56	1,189.63	4,125.43	838.80	910.88	1,217.48	4,241.13
		(ii) Other Retail Banking	69,411.18	68,753.38	61,670.45	2,60,480.47	69,710.38	68,997.89	61,957.61	2,61,602.85
	d	Insurance Business					28,881.23	36,122.44	25,060.25	1,33,260.46
	e	Other Banking operations					8,883.30	8,528.23	8,448.93	34,821.89
	f	Unallocated	488.58	1,001.88	239.74	2,423.11	489.36	1,014.20	251.24	2,470.47
		Total Segment Revenue	**1,43,819.15**	**1,40,411.77**	**1,35,341.56**	**5,51,647.45**	**1,83,136.86**	**1,84,073.49**	**1,69,135.83**	**7,19,870.36**
		Less: Inter Segment Revenue					3,075.00	2,994.47	2,144.01	10,253.40
		Net Segment Revenue	**1,43,819.15**	**1,40,411.77**	**1,35,341.56**	**5,51,647.45**	**1,80,061.86**	**1,81,079.02**	**1,66,991.82**	**7,09,616.96**
2		**Segment Results**								
	a	Treasury operations	5,591.78	1,259.20	8,082.91	20,346.43	6,009.64	- 1,209.51	7,280.83	14,415.18
	b	Corporate/ Wholesale Banking operations	6,715.85	10,106.14	5,146.16	31,262.64	6,795.33	10,438.36	5,404.26	33,077.87
	c	Retail Banking operations (i) + (ii)	18,750.79	15,407.06	15,477.24	59,156.70	18,820.79	15,489.00	15,931.46	59,852.93
		(i) Digital Banking	6,246.61	6,268.89	4,632.34	18,250.88	6,249.88	6,331.16	4,637.28	18,340.86
		(ii) Other Retail Banking	12,504.18	9,138.17	10,844.90	40,905.82	12,570.91	9,157.84	11,294.18	41,512.07
	d	Insurance Business					1,011.07	902.03	896.19	3,391.87
	e	Other Banking operations					2,793.98	2,367.52	2,605.85	10,027.19
	f	Unallocated	- 2,576.01	- 1,940.38	- 2,921.04	- 9,882.21	- 2,547.01	- 1,911.89	- 2,889.47	- 9,763.63
		Sub Total	**28,482.41**	**24,832.02**	**25,785.27**	**1,00,883.56**	**32,883.80**	**26,075.51**	**29,229.12**	**1,11,001.41**
		Add: Exceptional Items	-	-	-	4,593.22	-	-	-	3,026.57
		Profit/ (Loss) from Ordinary Activities before Tax	**28,482.41**	**24,832.02**	**25,785.27**	**1,05,476.78**	**32,883.80**	**26,075.51**	**29,229.12**	**1,14,027.98**
		Less: Tax expense / (credit)	7,361.19	5,148.27	6,624.83	25,444.77	8,304.76	5,914.21	7,602.48	28,859.51
		Add / (Less): Extraordinary Profit/ (Loss)	-	-	-	-	-	-	-	-
		Net Profit/ (Loss) before share in profit of associates and minority interest	**21,121.22**	**19,683.75**	**19,160.44**	**80,032.01**	**24,579.04**	**20,161.30**	**21,626.64**	**85,168.47**
		Add: Share in profit of associates					541.85	346.68	494.74	1,497.20
		Less: Minority Interest					1,007.89	865.11	919.91	3,366.89
		Net Profit/ (Loss) [1]	**21,121.22**	**19,683.75**	**19,160.44**	**80,032.01**	**24,113.00**	**19,642.87**	**21,201.47**	**83,298.78**
3		**Segment Assets**								
	a	Treasury operations	19,32,285.20	20,41,663.15	17,82,410.20	20,41,663.15	19,42,734.54	20,48,902.84	17,93,121.21	20,48,902.84
	b	Corporate/ Wholesale Banking operations	22,90,307.87	22,64,501.84	19,15,473.55	22,64,501.84	23,26,512.33	22,97,694.27	19,42,797.63	22,97,694.27
	c	Retail Banking operations (i) + (ii)	33,74,103.61	32,42,993.66	29,92,524.21	32,42,993.66	33,83,497.73	32,53,722.01	29,98,494.79	32,53,722.01
		(i) Digital Banking	30,130.30	31,791.06	53,947.58	31,791.06	30,146.42	33,132.81	41,772.91	33,132.81
		(ii) Other Retail Banking	33,43,973.31	32,11,202.60	29,38,576.63	32,11,202.60	33,53,351.31	32,20,589.20	29,56,721.88	32,20,589.20
	d	Insurance Business					5,59,057.02	5,26,241.44	5,09,964.59	5,26,241.44
	e	Other Banking operations					1,25,598.26	1,20,366.06	1,21,155.37	1,20,366.06
	f	Unallocated	65,588.29	73,853.36	78,096.82	73,853.36	65,829.37	74,641.95	78,757.84	74,641.95
		Total	**76,62,284.97**	**76,23,012.01**	**67,68,504.78**	**76,23,012.01**	**84,03,229.25**	**83,21,568.57**	**74,44,291.43**	**83,21,568.57**
4		**Segment Liabilities**								
	a	Treasury operations	18,16,213.61	18,24,066.77	16,72,781.07	18,24,066.77	17,92,111.65	17,96,825.82	16,44,398.67	17,96,825.82
	b	Corporate/ Wholesale Banking operations	20,00,277.20	20,22,716.81	17,32,227.49	20,22,716.81	20,38,859.84	20,59,658.62	17,66,861.65	20,59,658.62
	c	Retail Banking operations (i) + (ii)	30,70,710.28	30,08,357.87	26,55,247.24	30,08,357.87	30,99,216.75	30,36,363.17	26,80,213.54	30,36,363.17
		(i) Digital Banking	11,96,584.68	11,27,336.27	9,73,680.07	11,27,336.27	11,96,793.93	11,27,565.77	9,73,856.40	11,27,565.77
		(ii) Other Retail Banking	18,74,125.60	18,81,021.60	16,81,567.17	18,81,021.60	19,02,422.82	19,08,797.40	17,06,357.14	19,08,797.40
	d	Insurance Business					5,33,670.58	5,02,359.36	4,87,039.18	5,02,359.36
	e	Other Banking operations					88,726.65	85,717.08	86,059.84	85,717.08
	f	Unallocated	2,08,253.10	2,23,428.28	2,38,054.13	2,23,428.28	2,28,704.05	2,44,513.65	2,59,242.98	2,44,513.65
		Capital and Reserves & Surplus	**5,66,830.78**	**5,44,442.28**	**4,70,194.85**	**5,44,442.28**	**6,21,939.73**	**5,96,130.87**	**5,20,475.57**	**5,96,130.87**
		Total	**76,62,284.97**	**76,23,012.01**	**67,68,504.78**	**76,23,012.01**	**84,03,229.25**	**83,21,568.57**	**74,44,291.43**	**83,21,568.57**

[1] Segment Net Profit/ (Loss) is arrived after taking the effects of Transfer Pricing.

STATE BANK OF INDIA

CORPORATE CENTRE, MUMBAI - 400 021

SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(₹ in Crore)

S. No.		Particulars	Standalone 30.06.2026 (Unaudited)	Standalone 31.03.2026 (Audited)	Standalone 30.06.2025 (Unaudited)	Consolidated 30.06.2026 (Unaudited)	Consolidated 31.03.2026 (Audited)	Consolidated 30.06.2025 (Unaudited)
1		Capital and Liabilities						
	a	Capital	923.06	923.06	892.46	923.06	923.06	892.46
	b	Reserves & surplus	5,65,907.72	5,43,519.22	4,69,302.39	6,21,016.67	5,95,207.81	5,19,583.11
	c	Minority interest				20,007.72	18,768.28	19,172.37
	d	Deposits	60,05,805.24	59,75,642.12	54,73,253.70	60,73,776.83	60,43,097.12	55,34,314.32
	e	Borrowings	7,68,854.15	7,31,253.80	5,37,749.18	8,20,334.04	7,77,302.15	5,86,170.04
	f	Other liabilities and provisions	3,20,794.80	3,71,673.81	2,87,307.05	8,67,170.93	8,86,270.15	7,84,159.13
		Total	**76,62,284.97**	**76,23,012.01**	**67,68,504.78**	**84,03,229.25**	**83,21,568.57**	**74,44,291.43**
2		Assets						
	a	Cash and balances with Reserve Bank of India	2,11,851.16	2,68,445.30	2,62,777.11	2,12,013.35	2,68,681.74	2,62,965.43
	b	Balances with banks and money at call and short notice	1,19,043.83	1,16,114.53	1,09,634.91	1,37,493.13	1,33,161.47	1,27,216.48
	c	Investments	18,03,425.81	18,01,254.08	16,83,493.90	24,00,494.73	23,59,502.17	22,29,736.65
	d	Advances	49,92,003.69	48,77,894.83	41,96,205.12	50,95,828.84	49,78,013.21	42,87,299.66
	e	Fixed assets	54,968.44	54,790.35	51,555.00	57,326.63	57,152.10	53,794.06
	f	Other assets	4,80,992.04	5,04,512.92	4,64,838.74	5,00,072.57	5,25,057.88	4,83,279.15
		Total	**76,62,284.97**	**76,23,012.01**	**67,68,504.78**	**84,03,229.25**	**83,21,568.57**	**74,44,291.43**

The above results have been approved by the Central Board of the Bank at the meeting held on August 7, 2026 and were subjected to "Limited Review" by the Bank's Statutory Central Auditors.

Ravi Ranjan
Managing Director (R, C & SARG)

Rama Mohan Rao Amara
Managing Director (RB & O)

Rana Ashutosh Kumar Singh
Managing Director (IB, GM & T)

Ashwini Kumar Tewari
Managing Director (CB & Subsidiaries)

Challa Sreenivasulu Setty
Chairman

Place: Mumbai
Date: August 7, 2026

SBI
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Notes on Standalone Financial Results:

1. The above financial results for the quarter ended 30th June 2026 have been drawn from the financial statements prepared in accordance with Accounting Standard (AS-25) on 'Interim Financial Reporting', the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('the RBI guidelines'), other accounting principles generally accepted in India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

2. The above financial results for the quarter ended 30th June 2026 have been reviewed by the Audit Committee of the Board at its meeting held on 6th August 2026 and approved by the Board of Directors at its meeting held on 7th August 2026. These financial results have been subjected to limited review by the Statutory Central Auditors of the Bank.

3. The Bank has continued to follow the significant accounting policies and practices in preparation of the financial results for the quarter ended 30th June 2026, as followed in the previous financial year ended 31st March 2026.

4. The above financial results for the quarter ended 30th June 2026 have been arrived at after considering necessary provisions for Non-performing Assets (NPAs), Standard Assets, Standard Derivative Exposures, Restructured Assets, Non-Performing Investments, Contingencies, Employee Benefits, Direct Taxes (after adjustment for Deferred Tax) and other assets/items (based on estimates).

5. Other income of the Bank includes commission from non-fund-based activities, fee income, earnings from foreign exchange and derivative transactions, profit or loss on sale/revaluation of investments, dividend from subsidiaries and recoveries made in written off accounts.

6. In terms of the RBI Guidelines, the Pillar 3 disclosures including leverage ratio as per Prudential Norms on Capital Adequacy are available on our website in the following link: https://sbi.bank.in/web/corporate-governance/basel-III-disclosures. The disclosure of Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) is available on the following link: https://sbi.bank.in/web/corporate-governance/corporate-governance. These disclosures have not been subjected to audit by the Statutory Central Auditors.

7. As per Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated 18th May 2026, the requirement of Investment Fluctuation Reserve (IFR) is discontinued with immediate effect. Accordingly, the Bank has transferred the entire balance in IFR of ₹ 11,522.30 Crore to the General Reserve during the quarter ended 30th June 2026.

8. Based on the available financial statements and the declaration by the borrowers, the Bank has estimated the liability for Unhedged Foreign Currency Exposures in terms of RBI Directions on "Credit Risk Management" issued vide Circular no. RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated 28th November 2025 and is holding a provision of ₹284.89 Crore as on 30th June 2026.

9. Provision Coverage Ratio (PCR) as on 30th June 2026 is 74.20%. PCR with AUCA is 91.82%.

   AUCA represents accounts to the extent fully provided and transferred to a separate head called Advance Under Collection Account amounting to ₹1,59,849.37 Crore with a clear purpose of cleaning the Balance Sheet. Of these, AUCA amounting to ₹25,602.60 Crore is more than 10 years old; ₹85,089.92 Crore is more than 5 years but less than 10 years old and AUCA amounting to ₹49,156.85 Crore is up to 5 years old.

10. Details of loan transferred / acquired during the quarter ended 30th June 2026 in terms of RBI's Directions on "Transfer and Distribution of Credit Risk" issued vide Circular no. RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated 28th November 2025 are given below.

Sale of Loans (Domestic):

a. The Bank has not transferred any Special Mention Account (SMA) and loans which are not in default.

b. Details of non-performing assets (NPAs) transferred by domestic branches on assignment basis are as follows:

(In ₹ Crore)

Particulars	Transferred through assignment		
	To ARCs	To permitted transferees	To other transferees (Please specify if any)
Number of accounts	6	4	-
Aggregate principal outstanding of loans transferred	247.98	49.60	-
Weighted average residual tenor of the loans transferred (Years)	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	139.78	34.41	-
Additional consideration realized in respect of accounts transferred in earlier years	10.17	-	-
Weighted average holding period of the loans transferred (Years)	-	-	-
Retention of beneficial economic interest (%)	-	-	-
Tangible Security Coverage (%)	-	-	-

c. There are no sales through novation and loan participation during the quarter ended 30th June 2026.

d. The quantum of excess provision reversed to the Profit and Loss Account is respect of above NPAs sold is NIL.

e. During the quarter ended on 30th June 2026, investments made in security receipts backed by NPAs is NIL.

f. The Security Receipts other than those guaranteed by Government of India are fully provided for and hence the carrying value is NIL across various categories of ratings assigned to Security Receipts. Rating wise distribution of Security Receipts as on 30th June 2026 is as follows.

(In ₹ Crore)

	Rating	Face Value	Carrying Value	Provision held	Net Amount
(A1)	**Securities not backed by Government Guarantee**				
i)	RR1+	24.00	-	-	-
ii)	RR1	0.03	-	-	-
iii)	RR2	24.77	-	-	-
iv)	RR3	76.15	-	-	-
v)	RR4	33.09	-	-	-
vi)	RR5	117.74	3.24	3.24	-
vii)	Not rated	10,606.67	5,572.64	5,572.64	-
	Sub Total (A1)	**10,882.45**	**5,575.88**	**5,575.88**	-

	Rating	Face Value	Carrying Value	Provision held	Net Amount
(A2)	**Government Guaranteed Security Receipts**				
i)	RR1+	3.10	3.10	-	3.10
ii)	RR1	3,129.31	3,129.31	-	3,129.31
iii)	RR2	27.85	20.26	-	20.26
	Sub Total (A2)	**3,160.26**	**3,152.67**	**-**	**3,152.67**
	Total (A) (A1+A2)	**14,042.71**	**8,728.55**	**5,575.88**	**3,152.67**
(B)	**Security Receipts purchased and held as Investments**				
i)	Not Rated	0.36	0.36	0.36	-
	Sub Total (B)	**0.36**	**0.36**	**0.36**	**-**
	Total(A+B)	**14,043.07**	**8728.91**	**5,576.24**	**3,152.67**

Sale of Loans (Overseas):

a. Details of loans not in default transferred by overseas branches during quarter ended on 30th June 2026 are as follows:

(in ₹ Crore)

	Transferred through assignment			Transferred through loan participation		
Particulars	To ARCs	To permitted transferees	To other transferees (Please specify if any)	To ARCs	To permitted transferees	To other transferees (Please specify if any)
Number of accounts	-	3	-	-	-	4
Aggregate principal outstanding of loans transferred	-	482.59	-	-	-	2,038.13
Weighted average residual tenor of the loans transferred (Years)	-	5.35	-	-	-	1.39
Net book value of loans transferred (at the time of transfer)	-	482.59	-	-	-	1,058.73
Aggregate consideration	-	481.54	-	-	-	1,051.05
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-	-	-
Weighted average holding period of the loans transferred (Years)	-	-	-	-	-	-
Retention of beneficial economic interest (%)	-	-	-	-	-	-
Tangible Security Coverage (%)	-	51.33 %	-	-	-	-

b. There are no sales through novation during the quarter ended 30th June 2026.

c. The quantum of excess provision reversed to the Profit and Loss Account during quarter ended on 30th June 2026 in respect of above NPAs sold is NIL.

Purchase of Loans (Domestic)

a) The Bank has not acquired any stressed loan during quarter ended on 30th June 2026.

b) The Bank has purchased homogeneous loan assets which are not in default from NBFCs/HFCs/MFIs under Direct Assignment Route. During the quarter ended on 30th June 2026, the Bank has purchased secured & unsecured SME loans and Agri (ABU) loans. Details of loans not in default acquired (domestic) through assignment during the quarter ended on 30th June 2026, are given below:

(in ₹ Crore)

	From SCBs, RRBs, UCBs, SICBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	
	Secured Loan	Unsecured Loan
Aggregate amount of loans acquired	4,492.01	730.88
Aggregate consideration paid	3,975.93	616.23
Weighted average residual tenor of the loans acquired (years)	9.11	1.52
Weighted average holding period by the originator (years)	1.34	0.53
Retention of the beneficial economic interest by the originator (%)	11.49%	15.68%
Tangible Security Coverage (%)	263.54%	NA

c) There are no purchases through novation and loan participation during the quarter ended 30th June 2026.

d) The loans acquired are not rated as these are not corporate borrowers.

e) Rating of pool under direct assignment is not mandatory, accordingly as per Industry Practice and Bank's Assignment Policy, Loss Estimates are obtained from External Rating Agency.

Purchase of Loans (Overseas):

a. Loans not in default acquired by overseas branches during the quarter ended on 30th June 2026 are as follows:

(in ₹ Crore)

	Acquired through assignment		Acquired through novation		Acquired through loan participation	
	From SCBs, RRBs, UCBs, SICBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)					
	Secured Loan	Unsecured Loan	Secured Loan	Unsecured Loan	Secured Loan	Unsecured Loan
Aggregate amount of loans acquired	728.71	378.65	130.65	473.31	-	569.93
Aggregate consideration paid	731.26	376.95	130.65	472.37	-	-
Weighted average residual tenor of the loans acquired (years)	5.96	1.50	-	-	-	1.61
Weighted average holding period by the originator (years)		1.50	-	-	-	-
Retention of the beneficial economic interest by the originator (%)		4354.48	-	-	-	-
Tangible Security Coverage (%)	45.01		-	-	-	-

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b. There are no loan acquired from ARCs.

c. Rating wise distribution of loans not in default acquired in overseas markets.

(₹ in Crore)

Sl. No.	Rating	Aggregate principal outstanding of loans acquired	Outstanding as on 30th June 2026
1	A3 (Moodys)	378.65	378.65
2	Ba1	169.00	169.00
3	Ba2	220.90	220.90
4	Unrated	367.28	367.28
5	Fitch BBB	473.31	473.31
6	BB	198.69	198.69
7	BBB	283.98	283.98

11. As per RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 "RBI (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025" dated November 28, 2025, necessary details of Co-Lending Arrangements (CLAs) on aggregate basis are as under:

Sl. No.	Particulars	As on 30th June 2026
1	Quantum of CLAs (₹ in Crore)	907.53
2	Weightage Avg. RoI	19.55
3	Fees Charged (Processing Fee)	1%
4	Broad Sectors	MFI
5	Performance of loans under CLA (₹ in Crore)	172.26
6	Details related to default loss guarantee	NIL

12. The Bank has sought guidance from IBA on the treatment of Special Allowance as per Bi-partite settlement under the Labour code of Wages, 2019 and impact if any would be dealt with appropriately, after receipt of necessary clarification from IBA.

13. Disclosure of Projects under implementation accounts in terms of Chapter VII-Project Finance of RBI Directions on "Credit Facilities" issued vide Circular no. RBI/DOR/2025-26/154 DOR.CRE.REC.73/07-01-001/2025-26 dated 28th November 2025 is given below:

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(in ₹ Crore)

Sl. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	2,272	97,756.78
2	Projects under implementation accounts sanctioned during the quarter.	22	1,110.05
3	Projects under implementation accounts where DCCO has been achieved during the quarter	184	29,265.91
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2110	69,600.92
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	237	10,315.57
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	48	4,085.28
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	189	6,230.29
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	1	2.67
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	1	2.67

14. Investor's complaints received and disposed off during the quarter ended on 30th June 2026 are:

Particulars	Number of Complaints
I. Pending at beginning of the quarter	Nil
II. Received during the quarter	138
III. Disposed during the quarter	138
IV. Unresolved at the end of the quarter	Nil

15. Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

Ravi Ranjan **Managing Director** **(R, C & SARG)**	**Rama Mohan Rao Amara** **Managing Director** **(RB & O)**	**Rana Ashutosh Kumar Singh** **Managing Director** **(IB, GM & T)**	**Ashwini Kumar Tewari** **Managing Director** **(CB & Subsidiaries)**

Challa Sreenivasulu Setty
Chairman

For **R G N Price & Co.**
Chartered Accountants
FRN: 002785S

CA P.M. Veeramani
Partner: M. No. 023933

For **Vinod Kumar & Associates**
Chartered Accountants
FRN: 002304N

CA Aastha Jain
Partner: M. No.519915

For **Rama K Gupta & Co.**
Chartered Accountants
FRN: 005005C

CA Shubham Gupta
Partner: M. No. 486025

For **Varma & Varma**
Chartered Accountants
FRN: 004532S

CA K. Gopi
Partner: M. No. 214435

For **Gopal Sharma & Co.**
Chartered Accountants
FRN: 002803C

CA Abhishek Sharma
Partner: M. No. 079224

For **B C Jain & Co.**
Chartered Accountants
FRN: 001099C

CA Ranjeet Singh
Partner: M. No. 073488

For **O P Bagla & Co LLP**
Chartered Accountants
FRN: 000018N/N500091

CA Nitin Jain
Partner: M. No. 510841

For **S G C O & Co. LLP**
Chartered Accountants
FRN: 112081W/W100184

CA Suresh Murarka
Partner: M. No. 044739

For **Ashwani & Associates**
Chartered Accountants
FRN: 000497N

CA Aditya Kumar
Partner: M. No. 506955

For **M Bhaskara Rao & Co.**
Chartered Accountants
FRN: 000459S

CA K.S. Mahidhar
Partner: M. No. 220881

Place: Mumbai
Date: 07th August 2026

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Notes on Consolidated Financial Results

1. The above consolidated financial results for the quarter ended 30th June 2026 have been drawn from Consolidated Financial Statements prepared in accordance with Accounting Standard (AS) 25 "Interim Financial Reporting", the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA), SEBI (Mutual Funds) Regulations, 1996 from time to time and Accounting Standards notified under the Companies (Accounting Standards) Rules, 2021 and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

2. The above consolidated financial results for the quarter ended 30th June 2026 have been reviewed by the Audit Committee of the Board at its meeting held on 6th August 2026 and approved by the Board of Directors at its meeting held on 7th August 2026. These consolidated financial results have been subjected to limited review by the Statutory Central Auditor of the Bank.

3. The above consolidated financial results for the quarter ended 30th June 2026 have been arrived at after considering necessary provisions for Non-Performing Assets (NPAs), Standard Assets, Standard Derivative Exposures, Restructured Assets, Non-Performing Investments, Contingencies, Employee Benefits, Direct Taxes (after adjustment for Deferred Tax) and other assets / items (based on estimates).

4. Other income of SBI Group includes commission from non-fund-based activities, fee income, earnings from foreign exchange and derivative transactions, profit or loss on sale / revaluation of investments, insurance premium income and recoveries made in written-off accounts.

5. The Group has continued to follow the significant accounting policies and practices in preparation of the consolidated financial results for the quarter ended 30th June 2026, as followed in the previous financial year ended 31st March 2026.

6. The above consolidated financial results of State Bank of India ('SBI' or 'the Bank') include the results of SBI and its 27 Subsidiaries, 5 Joint Ventures and 12 Associates (including 9 Regional Rural Banks), referred to as the "Group".

7. As per Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated 18th May 2026, the requirement of Investment Fluctuation Reserve (IFR) is discontinued with immediate effect. Accordingly, SBI has transferred the entire balance in IFR of ₹ 11,522.30 Crore to the General Reserve during the quarter ended 30th June 2026.

8. The Bank has sought guidance from IBA on the treatment of Special Allowance as per Bi-partite settlement under the Labour code of Wages, 2019 and impact if any would be dealt with appropriately, after receipt of necessary clarification from IBA.

9. Pursuant to exercise of options under the approved Employee Stock Option Plan (ESOP), following group entities have issued equity shares to their eligible employees: -

   I. SBI Life Insurance Company Limited has allotted 1,48,413 equity shares of ₹10 each during the quarter ended 30th June 2026. Consequently, the stake of SBI in SBI Life Insurance Company Limited has reduced from 55.33% to 55.32%.

II. SBI Cards and Payment Services Limited has allotted 14,257 equity shares of ₹10 each during the quarter ended 30th June 2026.

III. Yes Bank Limited has allotted 70,05,172 equity shares of ₹2 each during the quarter ended 30th June 2026.

10. SBI Macquarie Infrastructure Management Pvt. Ltd. and SBI Macquarie Infrastructure Trustee Pvt. Ltd., jointly controlled entities of SBI, have initiated voluntary liquidation process with effect from 1st April 2026 and it is not material for SBI Group.

11. In accordance with current RBI guidelines, the general clarification issued by ICAI has been considered in the preparation of the consolidated financial results. Accordingly, additional statutory information disclosed in separate financial statements of the parent and its subsidiaries having no bearing on the true and fair view of the consolidated financial results and also the information pertaining to the items which are not material have not been disclosed in the consolidated financial statements in view of the Accounting Standard Interpretation issued by ICAI.

12. Previous period/ year figures have been regrouped/ reclassified, wherever necessary, to conform to current period classification.

Ravi Ranjan **Managing Director** **(R, C & SARG)**	**Rama Mohan Rao Amara** **Managing Director** **(RB & O)**	**Rana Ashutosh Kumar Singh** **Managing Director** **(IB, GM & T)**	**Ashwini Kumar Tewari** **Managing Director** **(CB & Subsidiaries)**

Challa Sreenivasulu Setty
Chairman

In terms of our Report of even date
For R G N Price & Co.
Chartered Accountants
FRN: 002785S

CA P.M. Veeramani
Partner
M. No. 023933
Place: Mumbai
Date: 7th August 2026

Independent Auditors' Review Report on the Unaudited Standalone Financial Results of State Bank of India for the quarter ended June 30, 2026 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
State Bank of India,
State Bank Bhavan,
Madame Cama Road,
Mumbai - 400021.

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of State Bank of India ('the Bank') for the quarter ended June 30, 2026 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('LODR Regulations') except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding ratio as disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared by the Bank's Management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' (AS 25) issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve bank of India ('RBI') from time to time ('the RBI Guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. The financial results include the relevant returns of 30 branches, Central Accounts Office and Global Market Unit reviewed by us and 20 foreign branches reviewed by the Auditors of the Foreign Branches, specifically appointed for this purpose. These review reports cover Rs.17,81,993.61 Crore of the advances portfolio of the Bank and Rs. 796.45 Crore of the non-performing assets of the said branches of the Bank. Apart from these, the financial results also include un-reviewed returns in respect of 25969 branches & Offices. We have also relied upon various information and returns of these un-reviewed branches.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results including notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant guidelines / prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For **R G N Price & Co.** Chartered Accountants FRN: 002785S CA P.M. Veeramani Partner: M. No. 023933 UDIN: 26023933JPDKJB3656	For **Vinod Kumar & Associates** Chartered Accountants FRN: 002304N Aastha Jain CA Aastha Jain Partner: M. No. 519915 UDIN: 26519915DIFFVZ1091	For **Rama K Gupta & Co.** Chartered Accountants FRN: 005005C CA Shubham Gupta Partner: M. No. 486025 UDIN: 26486025KSCMIH8445
For **Varma & Varma** Chartered Accountants FRN: 004532S CA K. Gopi Partner: M. No. 214435 UDIN: 26214435WNEIXQ3912	For **Gopal Sharma & Co.** Chartered Accountants FRN: 002803C CA Abhishek Sharma Partner: M. No. 079224 UDIN: 26079224HANQWT3988	For **B C Jain & Co.** Chartered Accountants FRN: 001099C CA Ranjeet Singh Partner: M. No. 073488 UDIN: 26073488BFMWHY3676
For **O P Bagla & Co LLP** Chartered Accountants FRN: 000018N/N500091 CA Nitin Jain Partner: M. No. 510841 UDIN: 26510841UKEFEN4709	For **S G C O & Co. LLP** Chartered Accountants FRN: 112081W/W100184 CA Suresh Murarka Partner: M. No. 044739 UDIN: 26044739TPUZRY5926	For **Ashwani & Associates** Chartered Accountants FRN: 000497N CA Aditya Kumar Partner: M. No. 506955 UDIN: 26506955SRHIZY3992
For **M Bhaskara Rao & Co.** Chartered Accountants FRN: 000459S CA K.S. Mahidhar Partner: M. No. 220881 UDIN: 26220881BKFCYY8492		
Place: Mumbai **Date: 07-August-2026**		

R.G.N. PRICE & CO
CHARTERED ACCOUNTANTS

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G 234, Panampally Nagar,
Cochin - 682 036.

Date: 07th August 2026

Independent Auditor's Review Report on Consolidated Unaudited Financial Results of State Bank of India for the quarter ended June 30, 2026 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
State Bank of India,
State Bank Bhavan,
Madame Cama Road,
Mumbai – 400021

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of State Bank of India ("the Bank") and its subsidiaries (the Bank and its subsidiaries together referred to as "the Group"), its joint ventures and its share of the net profit/(loss) after tax of its associates for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations") except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines

and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr. No.	Name of Subsidiary	Sr. No.	Name of Subsidiary
1	SBI Capital Markets Ltd.	15	State Bank Operations Support Services Pvt. Ltd.
2	SBICAP Securities Ltd.	16	SBI CDMDF Trustee Private Ltd
3	SBICAP Trustee Company Ltd.	17	SBI Funds Management (International) Pvt. Ltd.
4	SBI Ventures Ltd.	18	Commercial Indo Bank LLC, Moscow
5	SBI DFHI Ltd.	19	SBI Canada Bank
6	SBI Factors Ltd.	20	State Bank of India (California)
7	SBI Mutual Fund Trustee Company Pvt. Ltd.	21	State Bank of India (UK) Limited
8	SBI Payment Services Pvt Ltd.	22	State Bank of India Servicos Limitada.
9	SBI Pension Funds Pvt Ltd.	23	SBI (Mauritius) Ltd.
10	SBI Life Insurance Company Ltd.	24	PT Bank SBI Indonesia
11	SBI General Insurance Company Ltd.	25	Nepal SBI Bank Ltd.
12	SBI Cards and Payment Services Ltd.	26	Nepal SBI Merchant Banking Ltd.
13	SBI–SG Global Securities Services Pvt. Ltd.	27	SBI Funds International (IFSC) Ltd.
14	SBI Funds Management Ltd.		

R.G.N. Price & Co. Chartered Accountants

Sr. No.	Name of Joint Venture	Sr. No.	Name of Joint Venture
1	C - Edge Technologies Ltd.	4	Macquarie SBI Infrastructure Trustee Ltd.
2	Macquarie SBI Infrastructure Management Pte. Ltd.	5	Oman India Joint Investment Fund – Management Company Pvt. Ltd.
3	Oman India Joint Investment Fund – Trustee Company Pvt. Ltd.		

Sr. No.	Name of Associate	Sr. No.	Name of Associate
1	Arunachal Pradesh Rural Bank	7	Rajasthan Gramin Bank
2	Chhattisgarh Gramin Bank	8	Telangana Grameena Bank
3	Meghalaya Rural Bank	9	Jharkhand Gramin Bank
4	Mizoram Rural Bank	10	Yes Bank Ltd.
5	Nagaland Rural Bank	11	Bank of Bhutan Ltd.
6	Uttarakhand Gramin Bank	12	Investec Capital Services (India) Private Ltd.

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement including notes thereon prepared in accordance with the recognition and measurement principle laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters..

6. We did not review the interim financial results of 47 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 35,37,655.39 crore as at June 30, 2026 and total revenues of Rs. 61,370.30 crore for the quarter ended June 30, 2026, as considered in the standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by Other Statutory Central Auditors and other auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and

R.G.N. Price & Co. Chartered Accountants

disclosures included in respect of these branches, is based solely on the report of such Other Statutory Central Auditors and other auditors and the procedures performed by us as stated in paragraph 3 above.

Apart from above, in the conduct of our review, we also did not review the interim financial results of 1802 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 16,20,110.31 crore as at June 30, 2026 and total revenue of Rs. 29,343.00 crore for the quarter ended June 30, 2026, as considered in the standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the branch managers whose certified returns have been furnished to us or other auditors, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the certified returns of such branch managers and other auditors.

We did not review the interim financial results of 20 subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs. 7,61,236.01 crore as at June 30, 2026 and total revenues of Rs. 38,961.32 crore and total net profit after tax of Rs. 3,423.06 crore for the quarter ended June 30, 2026, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also include the Group's share of net profit after tax of Rs. 531.89 crore for the quarter ended June 30, 2026, as considered in the consolidated unaudited financial results, in respect of 9 associates, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by the other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, associates, is based solely on the reports of other auditors and the procedures performed by us as stated in paragraph 3 above.

7. The consolidated unaudited financial results include the interim financial result which have not been reviewed/audited of 24,167 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 19,79,735.27 crore as at June 30, 2026, and total revenues of Rs. 45,282.45 crore for the quarter ended June 30, 2026, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

   The consolidated unaudited financial results include the interim financial results of 7 subsidiaries and 5 joint ventures which have not been reviewed/audited by their auditors, whose interim financial results reflect total assets of Rs. 23,370.44 crore as at June 30, 2026 and total revenue of Rs. 399.81 crore and total net profit after tax of Rs. 61.98 crore for the quarter ended June 30, 2026, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also include the Group's share of net profit after tax of Rs. 9.96 crore for the quarter ended June 30, 2026, as considered in the consolidated unaudited financial results, in respect of 3 associates, based on their interim financial results which have not been reviewed /

M.N. Price & Co. Chartered Accountants

audited by their auditors. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

8. The auditors of SBI Life Insurance Company Limited and SBI General Insurance Company Limited, subsidiaries of the Group, have reported that the actuarial valuation of liabilities for life policies in force, policies in respect of which premium has been discontinued but liability exist as at June 30, 2026 and in the case of general insurance, the actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (IBNR), Claims Incurred But Not Enough Reported (IBNER), and Premium Deficiency Reserve ('PDR') are the responsibility of the respective Subsidiary's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force, policies in respect of which premium has been discontinued but liability exists as at June 30, 2026, IBNR, IBNER and PDR have been duly certified by the respective Appointed Actuary's and in their opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India (IAI) in concurrence with the IRDAI. The auditors of the aforesaid Subsidiaries have relied upon Appointed Actuary's certificate in this regard for forming their conclusion on the valuation of liabilities contained in the accompanying Unaudited Interim Condensed Financial Information / Financial Results.

9. The Statement includes comparative figures for the quarter ended June 30, 2025 which were reviewed by another auditor who has expressed unmodified conclusion vide their report dated August 08, 2025.

Our conclusion on the Statement is not modified in respect of the above matters.

For R.G.N. Price & Co.
Chartered Accountants
Firm Registration No. 002785S

CA P M Veeramani
Partner
Membership No. 023933
Place: Mumbai
Date: 7th August 2026
UDIN : 26023933ZSORTK3272

SBI

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STATE BANK OF INDIA

STATEMENT OF DEVIATION / VARIATION IN UTILISATION OF FUNDS RAISED

[As per Regulation 32 (1) of SEBI (LODR) Regulations, 2015]

Name of listed entity	State Bank of India
Mode of Fund Raising (Public Issue/Rights Issue/ Preferential Issue/ QIP/ Others)	Nil for Q1: 2026-27
Date of Raising Funds	Not Applicable
Amount Raised	Not Applicable
Report filed for Quarter	30.06.2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised?	Not Applicable
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation/ Variation	Not Applicable
Comments of the Audit Committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

Original Subject	Modified Object if any	Original Allocation	Modified allocation	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (INR Rs. crore and in %)	Remarks if any
Not Applicable						

Deviation or Variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised; or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed; or
(c) Change in terms of a contract referred to in the fund raising documents i.e. prospectus, letter of offer etc.

07 AUG 2026

Agrawal

(Sunil Ramgopal Agrawal)
Chief Financial Officer

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FR 2274 0356
ACCOUNTS 2274 0364
GST 2274 0322
TAX 2274 0363
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वित्तीय रिपोर्टिंग आणि कर-आकारणी विभाग
कॉरपोरेट केन्द्र
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वित्तीय रिपोर्टिंग एवं कर-निर्धारण विभाग
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Financial Reporting & Taxation Department
Corporate Centre
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STATE BANK OF INDIA

STATEMENT OF DEVIATION / VARIATION IN THE USE OF THE PROCEEDS OF ISSUE OF LISTED NON-CONVERTIBLE DEBT SECURITIES FOR THE QUARTER ENDED 30.06.2026

[As per Regulation 52 (7)/(7A) of SEBI (LODR) Regulations, 2015]

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of fund raising (Public issue / private placement)	Type of instrument	Date of raising fund	Amount raised (₹ in Crore)	Fund utilized (₹ in Crore)	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of funds utilization	Remarks
NIL									

B. Statement of deviation / variation in use of issue proceeds:

Name of listed entity	State Bank of India
Mode of Fund Raising	Not Applicable
Type of Instruments	Not Applicable
Date of Raising Funds	Not Applicable
Amount Raised	Not Applicable (Outstanding bonds as on 30.06.2026 is placed as Annexure 1)
Report filed for Quarter ended	30.06.2026
Is there a Deviation/Variation in use of funds raised?	Not Applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer/document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation/Variation	Not Applicable
Comments of audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation, in the following table

Original Subject	Modified Object if any	Original Allocation (₹ in Crore)	Modified allocation (₹ in Crore)	Funds Utilised (₹ In Crore)	Amount of Deviation / Variation for the quarter according to applicable object (₹ crore and in %)	Remarks if any
NIL						

Deviation could mean:
(a) Deviation in the objects or purpose for which the funds have been raised.
(b) Deviation in the amount of funds utilized as against what was originally disclosed.

07 AUG 2026

Agrawal

(Sunil Ramgopal Agrawal)
Chief Financial Officer

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FR 2274 0356
ACCOUNTS 2274 0364
GST 2274 0322
TAX 2274 0363
TDS 2274 0152
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वित्तीय रिपोर्टिंग आणि कर-आकारणी विभाग
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वित्तीय रिपोर्टिंग एवं कर-निर्धारण विभाग
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SBI

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STATE BANK OF INDIA

Annexure 1

List of Domestic Bond (Non-Convertible Debt Securities) raised by State Bank of India and Outstanding as on 30.06.2026

Sr. No.	ISIN	Mode of Fund Raising	Type of instrument-Non-convertible securities	Date of raising funds	Amount Raised (₹ in Crore)	Funds utilized (₹ in Crore)	Any deviation (Yes / No)	If 8 is Yes, then specify the purpose of funds utilization	Remarks
1	INE062A08231	Private Placement	Tier 2	21-08-2020	8,931.00	8,931.00	No	NA	Nil
2	INE062A08280	Private Placement	AT1	03-09-2021	4,000.00	4,000.00	No	NA	Nil
3	INE062A08298	Private Placement	AT1	18-10-2021	6,000.00	6,000.00	No	NA	Nil
4	INE062A08306	Private Placement	AT1	14-12-2021	3,974.00	3,974.00	No	NA	Nil
5	INE062A08314	Private Placement	AT1	09-09-2022	6,872.00	6,872.00	No	NA	Nil
6	INE062A08322	Private Placement	Tier 2	23-09-2022	4,000.00	4,000.00	No	NA	Nil
7	INE062A08330	Private Placement	LTB	06-12-2022	10,000.00	10,000.00	No	NA	Nil
8	INE062A08348	Private Placement	LTB	19-01-2023	9,718.00	9,718.00	No	NA	Nil
9	INE062A08355	Private Placement	AT1	21-02-2023	4,544.00	4,544.00	No	NA	Nil
10	INE062A08363	Private Placement	AT1	09-03-2023	3,717.00	3,717.00	No	NA	Nil
11	INE062A08371	Private Placement	AT1	14-07-2023	3,101.00	3,101.00	No	NA	Nil
12	INE062A08389	Private Placement	LTB	01-08-2023	10,000.00	10,000.00	No	NA	Nil
13	INE062A08397	Private Placement	LTB	26-09-2023	10,000.00	10,000.00	No	NA	Nil
14	INE062A08405	Private Placement	Tier 2	02-11-2023	10,000.00	10,000.00	No	NA	Nil
15	INE062A08413	Private Placement	AT1	19-01-2024	5,000.00	5,000.00	No	NA	Nil
16	INE062A08421	Private Placement	LTB	27-06-2024	10,000.00	10,000.00	No	NA	Nil
17	INE062A08439	Private Placement	LTB	11-07-2024	10,000.00	10,000.00	No	NA	Nil
18	INE062A08447	Private Placement	Tier 2	29-08-2024	7,500.00	7,500.00	No	NA	Nil
19	INE062A08454	Private Placement	Tier 2	20-09-2024	7,500.00	7,500.00	No	NA	Nil
20	INE062A08462	Private Placement	AT1	24-10-2024	5,000.00	5,000.00	No	NA	Nil
21	INE062A08470	Private Placement	LTB	19-11-2024	10,000.00	10,000.00	No	NA	Nil
22	INE062A08488	Private Placement	Tier 2	20-10-2025	7,500.00	7,500.00	No	NA	Nil
23	INE062A08496	Private Placement	Tier 2	20-03-2026	6,051.00	6,051.00	No	NA	Nil
				TOTAL	**1,63,408.00**	**1,63,408.00**			

07 AUG 2026

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Financial Reporting &
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Corporate Centre
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R.G.N.PRICE & CO
CHARTERED ACCOUNTANTS

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Offices at : Chennai, Mumbai, Bengaluru, Quilon, Calicut
UDIN : **26023933ALYAKB1997**

G 234, Panampally Nagar,
Cochin - 682 036.

Date : 07.08.2026

Independent Auditors Certificate on Security Coverage and Compliance of Financial Covenants in respect of Listed Unsecured Non-Convertible Debt Securities of State Bank of India as on 30th June 2026

To,

BSE Ltd/ National Stock Exchange Limited / Debenture Trustee(s)

1. This Certificate is issued in accordance with the terms of engagement vide letter **CC/FINANCE/CFO/FRT/FR/NBS/144 dated 30th June 2026**

2. This certificate is issued at the request of **State Bank of India ("the bank")** in respect of Security Coverage and Compliance of Financial Covenants in respect of Listed Unsecured Non-Convertible Debt Securities as on 30th June 2026.

Introduction

3. Securities and Exchange Board of India (SEBI) vide its circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 has prescribed for issue of Security Cover Certificate on the information given by bank management in Annexure I ('Statement') by the statutory auditor of the bank to its debenture trustee in respect of listed unsecured debt securities of the entity as per the requirements of Regulation 54(2)/(3) read with Regulation 56(1)(d) of Listing Obligations and Disclosure Requirements Regulation, 2015 and amendments thereto ('LODR Regulations') in the format "Annexure I", which we have initialed for identification purpose only.

Managements' Responsibility for the Statement

4. The implementation and usage of fund received, creating security cover and being compliant of the covenants of the debt borrowings in line with agreed terms with the lender and preparation, accuracy and completeness of the details mentioned in the Annexure I is the responsibility of the Management of the Bank including the preparation and maintenance of all accounting records and other relevant supporting documents. This responsibility includes designing, implementing and maintaining internal

R.G.N. Price & Co : Chartered Accountants :

control relevant to the preparation and presentation of the details given in the Annexure I and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

5. The Management is also responsible for ensuring that the Bank complies with the related requirements of the Securities Exchange Board of India (SEBI) and Reserve Bank of India (RBI) aa applicable in this regard.

Auditor's Responsibility

6. Our responsibility is to issue a certificate, in respect of Security Cover and Compliance of Financial Covenants specifically stated in the Debenture Trust Deed of the listed unsecured debts issued by the Bank as on 30th June 2026, that the details given in Annexure I are correct and accurate, taking into account information available from the books of accounts maintained and other information and explanation provided to us by the management of the Bank.

7. We along with 9 other firms of Statutory Central Auditors of the Bank have carried out review of the financial results of the Bank for the quarter ended on 30th June 2026. The said review has been conducted in accordance with the Standard on Review Engagements (SRE 2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India.

8. The books of accounts and other evidences referred to in paragraph 5 above, have been perused by us for the purpose of issue of this certificate in accordance with guidelines prescribed by ICAI which requires us to plan and perform the review to obtain reasonable assurance about whether the particulars furnished are free of material misstatement.

9. We carried out our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

Procedures, Assumptions and Limitations

10. We have,
    a) Obtained and read on test check basis, the information memorandum in respect of Unsecured Debt Securities.
    b) Traced and agreed the principal amount of the debt securities outstanding as on 30th June 2026 to the financial results.
    c) Since the debt securities issued are unsecured, there is no security cover required as on 30th June 2026.

R.G.N. Price & Co. Chartered Accountants

11. The compliances of Financial Covenants of the listed unsecured debt securities as presented to us by the management of the Bank is co-related with the underlying documents produced before us and no audit of the same was performed for the purpose of this certificate.

Opinion

12. Based on our examination as above, and the information and explanations given to us, we certify that the details stated in the Annexure I are correct and accurate and we have examined the compliances made by the Bank in respect of financial covenants of the listed unsecured non-convertible debt securities specifically stated in the Debenture Trust Deed and certify that all such financial covenants have been complied by the Bank as on 30th June 2026.

Restriction on Use

13. This certificate has been issued at the request of the Bank. It is intended solely for the consumption of the addressee and is not to be used for any other purpose or to be distributed to any other parties. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other party to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

R.G.N. Price & Co Chartered Accountants

For R G N Price & Co
Chartered Accountants
FR No : 002785S

P M Veeramani
Partner
M No : 023933

Annexure

Column A	Column B	Column C [i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column H 1	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security (Clause 1.9 of SEBI DT master Circular dated August 13, 2025.	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainaleor applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
													Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment								NIL							
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															

Intangible Assets under Development															
Investments															
Loans															
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents															
Others															
Total															
LIABILITIES															
Debt securities to which this certificate pertains					NIL										
Other debt sharing pari-passu charge with above debt															
Other debt															
Subordinated debt															
Borrowings															
Bank															
Debt Securities															
Others															
Trade payables															
Lease Liabilities															
Provisions															
Others															
Total															
Cover on Book Value															
Cover on Market Value															
	Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**											

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.

[ii] This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.

[iii] Pari passu Charge shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.

[iv] This column shall include book value of assets having pari passu charge and outstanding book value of all debt having that pari passu security charge along with debt for which this certificate is issued.

[v] This column shall include book value of all other assets having pari passu charge and outstanding book value of all debt having that pari passu security.

[vi] This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for

[vii] This column shall include assets which are considered at market Value like Land, Building, Residential/ Commercial Real Estate, while other assets having charge shall be stated at book value.

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