

The Listing Department,
BSE Limited,
Phiroje Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai – 400001

The Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, 'G' Block,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2026-27/104

08.05.2026

Madam / Sir,

Press Release on Financial Results for the quarter and year ended 31.03.2026

In compliance with provisions of Regulation 30 read with Part A of Schedule III and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit the Press Release on Financial Results of the Bank for the quarter and year ended 31.03.2026.

Yours faithfully,



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

Encl: A/a

Press Release

Q4FY26 RESULTS**Highlights****Business**

- Business crossed ₹109 Trillion.
- Deposits & Advances at ₹59.8 Trillion & ₹49.3 Trillion respectively.
- Agri Portfolio crossed ₹4 Trillion.

Profitability

- **Net Profit** for FY26 stands at **₹80,032 crores** witnessing a growth of 12.88% YoY. Net Profit for Q4FY26 stands at **₹19,684 crores**.
- **Operating Profit** for FY26 grew by 11.25% YoY to ₹1,23,015 crores.
- Bank's **ROA** and **ROE** for FY26 stand at 1.12% and 18.57% respectively.
- **Net Interest Income** (NII) for FY26 increased by 4.08% YoY.
- Whole Bank and Domestic **NIM** for the FY26 stand at 2.91% and 3.03% respectively.
- Whole Bank **NIM** for Q4FY26 is at 2.81% and Domestic **NIM** is at 2.93%.

Balance Sheet

- **Whole Bank Advances** growth at 16.87% YoY with **Domestic Advances** growth at 16.33% YoY.
- **Foreign Offices' Advances** grew by 20.01% YoY.
- **Retail Advances** grew by 17.11% YoY, with double digit growth in all segments. **SME Advances** grew by 20.99% YoY followed by **Agri Advances** growth of 19.68% YoY and **Retail Personal Advances** growth of 15.22%.
- **Corporate Advances** registered YoY growth of 14.83%.
- **Whole Bank Deposits** grew by 11.03% YoY. **CASA Deposits** grew by 9.53% YoY. **CASA Ratio** stands at 39.46% as on 31st March 26. **Retail Term Deposits** registered YoY growth of 14.77%.

Asset Quality

- **Gross NPA Ratio** at 1.49% improved by 33 bps YoY.
- **Net NPA Ratio** at 0.39% improved by 8 bps YoY.
- **Provision Coverage Ratio** (PCR) stands at 74.36% while **PCR (incl. AUCA)** stands at 91.97%.
- **Slippage Ratio** for FY26 improved by 1 bp YoY and stands at 0.54%. **Slippage Ratio** for Q4FY26 stands at 0.47%.
- **Credit Cost** for Q4FY26 stands at 0.27%.

Capital Adequacy

- **Capital to Risk Weighted Assets Ratio** (CRAR) as at the end of Q4FY26 stands at 15.40%.

Alternate Channels

- More than 66% of SB accounts opened digitally through **YONO** in FY26.
- Share of Alternate Channels in total transactions increased from ~98.2% in FY25 to ~98.7% in FY26.

Key Summary of Q4FY26 Results

₹ in Crores	Q4FY25	Q3FY26	Q4FY26	YoY %	QoQ %	FY25	FY26	YoY %
Profit & Loss								
Interest Income	1,19,509	1,22,352	1,23,098	3.00	0.61	4,61,864	4,82,797	4.53
Interest Expenses	76,892	77,366	78,718	2.37	1.75	2,95,524	3,09,677	4.79
Net Interest Income	42,618	44,987	44,380	4.13	-1.35	1,66,340	1,73,120	4.08
<i>NIM, % (Domestic)</i>	<i>3.14</i>	<i>3.11</i>	<i>2.93</i>	<i>-21 bps</i>	<i>-18 bps</i>	<i>3.21</i>	<i>3.03</i>	<i>-18 bps</i>
Operating Profit	31,286	32,862	27,704	-11.45	-15.70	1,10,579	1,23,015	11.25
Loan loss provisions	3,964	3,216	3,140	-20.78	-2.34	14,418	15,422	6.96
Profit after tax	18,643	21,028	19,684	5.58	-6.39	70,901	80,032	12.88

₹ in Crores	Mar 25	Dec 25	Mar 26	YoY %	QoQ %
Balance Sheet					
Gross advances	42,20,703	46,83,508	49,32,627	16.87	5.32
<i>Domestic Corporate</i>	<i>12,40,592</i>	<i>13,33,564</i>	<i>14,24,589</i>	<i>14.83</i>	<i>6.83</i>
<i>Domestic Retail Personal</i>	<i>15,06,477</i>	<i>16,63,759</i>	<i>17,35,778</i>	<i>15.22</i>	<i>4.33</i>
<i>Of which: Home loans</i>	<i>8,30,763</i>	<i>9,08,971</i>	<i>9,44,210</i>	<i>13.66</i>	<i>3.88</i>
Deposits	53,82,190	57,01,309	59,75,642	11.03	4.81
<i>Domestic CASA</i>	<i>20,65,161</i>	<i>21,39,726</i>	<i>22,62,011</i>	<i>9.53</i>	<i>5.71</i>
<i>Domestic Term Deposits</i>	<i>31,01,702</i>	<i>33,28,126</i>	<i>34,70,949</i>	<i>11.90</i>	<i>4.29</i>
<i>CASA Ratio (%)</i>	<i>39.97</i>	<i>39.13</i>	<i>39.46</i>	<i>-51 bps</i>	<i>33 bps</i>
GNPA	76,880	73,637	73,452	-4.46	-0.25
NNPA	19,667	18,012	18,830	-4.25	4.54

Ratios (%)	Q4FY25	Q3FY26	Q4FY26	YoY, bps	QoQ, bps	FY25	FY26	YoY, bps
Asset Quality								
GNPA	1.82	1.57	1.49	-33	-8	1.82	1.49	-33
NNPA	0.47	0.39	0.39	-8	0	0.47	0.39	-8
PCR (with AUCA)	92.08	92.37	91.97	-11	-40	92.08	91.97	-11
PCR (without AUCA)	74.42	75.54	74.36	-6	-118	74.42	74.36	-6
Slippage Ratio	0.42	0.40	0.47	5	7	0.55	0.54	-1
Credit Cost	0.39	0.29	0.27	-12	-2	0.38	0.37	-1
Capital Ratios								
CET-1 Ratio	10.81	10.99	12.29	148	130	10.81	12.29	148
Tier-1 Ratio	12.11	12.07	13.33	122	126	12.11	13.33	122
CRAR	14.25	14.04	15.40	115	136	14.25	15.40	115

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