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, C / 1, 'G' Block,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2026-27/347 07.08.2026

Madam / Sir,

Presentation on Financial Results for the quarter ended 30.06.2026

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 ended 30.06.2026.

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: 2026.08.07 13:50:48 +05'30'

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

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

Encl: A/a

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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

Quarterly Results Q1FY27

ANALYST PRESENTATION

07.08.2026

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.

Table of Contents

Executive Summary

SBI delivers Strong & Sustainable Performance

As on Jun 26, Q1FY27

Profitability

₹21,121 Cr Net Profit ▲ 10.23% YoY

₹33,529 Cr Operating Profit ▲ 9.77% YoY

1.11% RoA

17.87% RoE

2.86% NIM (Whole Bank)	**3.00%** NIM (Domestic)

Domestic NIM ▲ 7 bps over Q4FY26

Business Growth

Gross Advances	Deposits
₹50 Trillion	**₹60 Trillion**
▲ 18.63% YoY	▲ 9.73% YoY
▲ YoY	▲ YoY
SME 22.33%	SB 10.27%
Agri 25.43%	Retail TD 14.39%
Retail Per 15.15%	

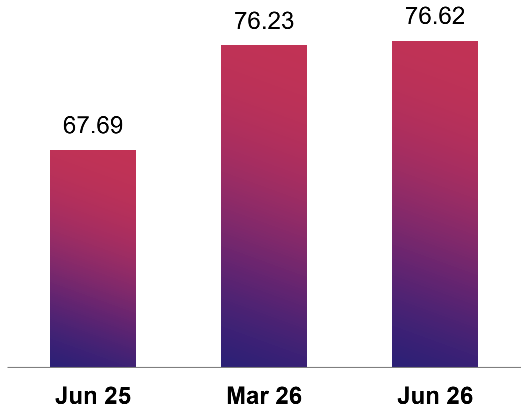
Asset Quality

1.47% Gross NPA	**0.38%** Net NPA
0.27% Credit Cost	**74.20%** PCR

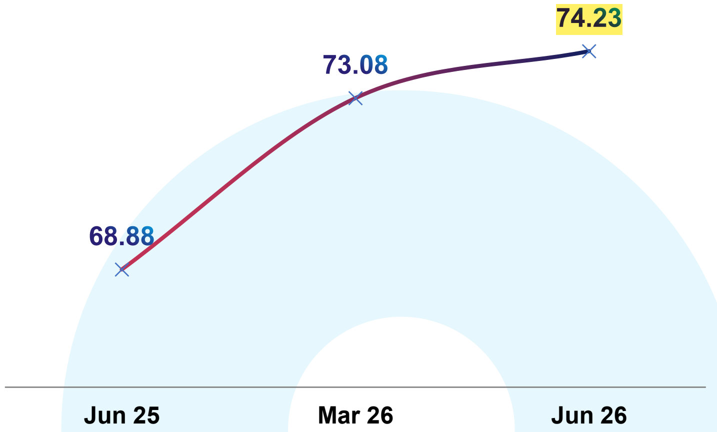
Lowest NPA Ratios in 2+ decades

Strong Foundations, Building a Future-Ready SBI

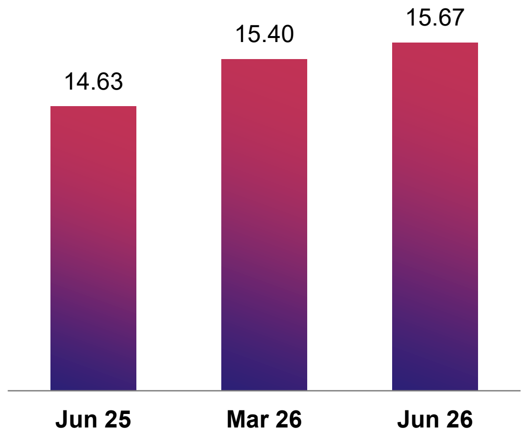
Balance Sheet Size (₹ Trillion)



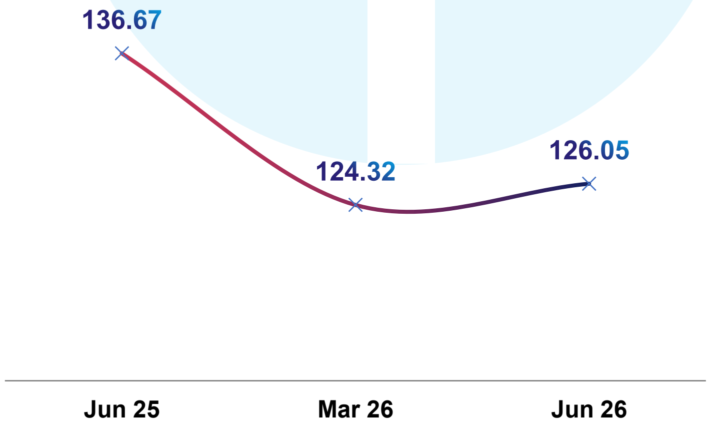
Domestic CD Ratio (%)



CRAR (%)



LCR (%)



Digital Leadership

98.8% transactions through alternate channels	**No. 1** in Debit card spends, ATMs, value & no. of Mobile Banking transactions
10.5 Cr Registered customers on YONO	**5+ Cr** Registrations on New YONO

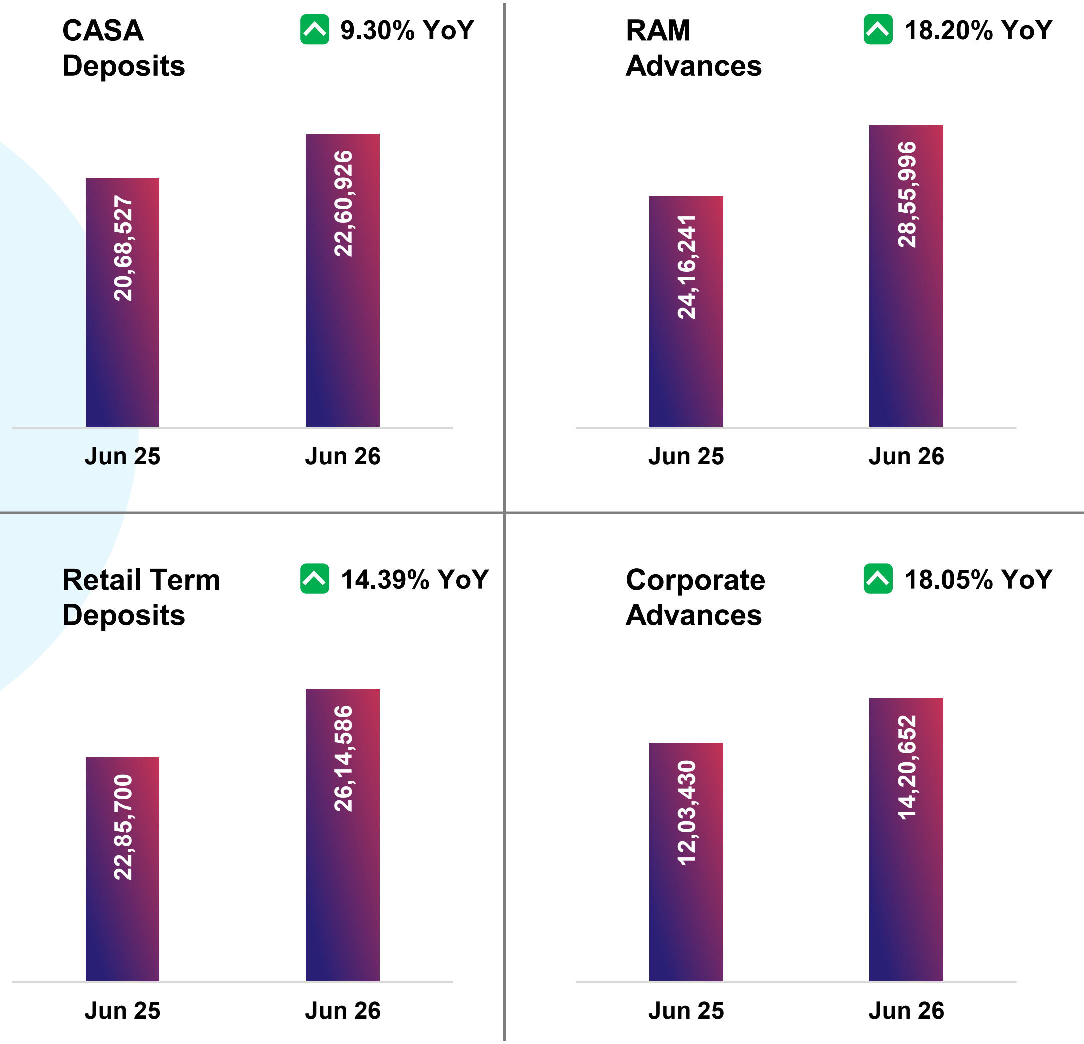
Shaping the future

Performance Highlights

Key indicators

₹ in Crores

		Quarter Ended		YoY Growth
		Q1FY26	Q1FY27	
Profit & Loss (₹ in Crores)	Net Interest Income	40,907	46,992	14.88%
	Net Interest Margin – Whole Bank (%)	2.89	2.86	*-3 bps*
	Net Interest Margin – Domestic (%)	3.01	3.00	*-1 bp*
	Operating Profit	30,544	33,529	9.77%
	Net Profit	19,160	21,121	10.23%
Balance Sheet (₹ in Crores)	Gross Advances	42,54,516	50,47,222	*18.63%*
	Total Deposits	54,73,254	60,05,805	*9.73%*
Key Ratios (in %)	Credit Cost	0.47	0.27	*-20 bps*
	Gross NPA	1.83	1.47	*-36 bps*
	Net NPA	0.47	0.38	*-9 bps*
	PCR (Incl. AUCA)	91.71	91.82	*11 bps*
	PCR	74.49	74.20	*-29 bps*
	Capital Adequacy	14.63	15.67	*104 bps*

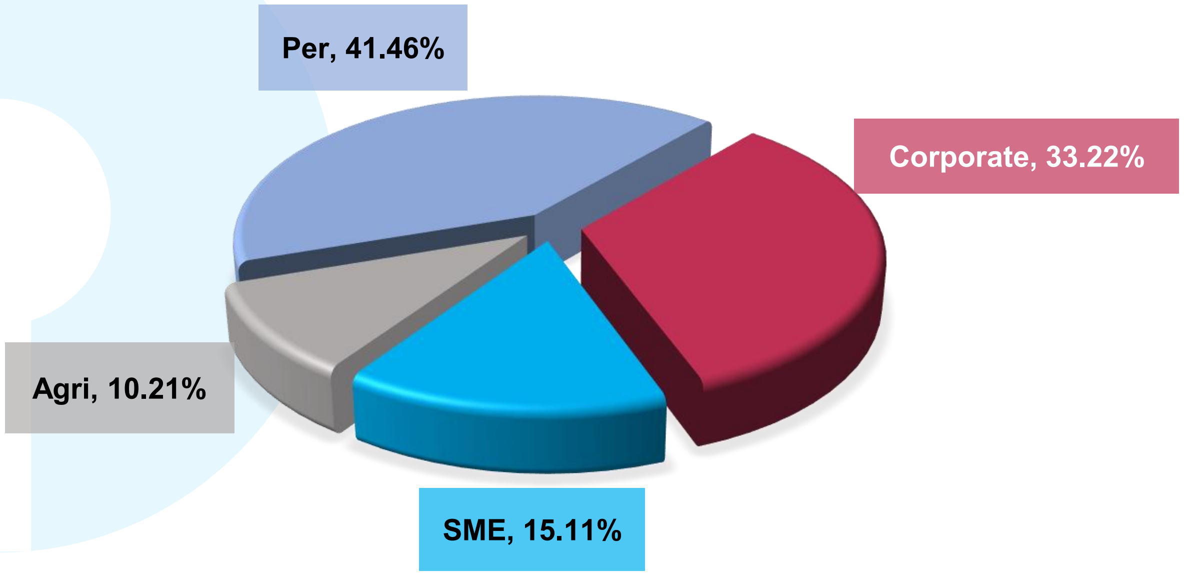


Credit growth

₹ in Crores

Segment	Jun 25	Jun 26	YoY Growth (%)
Retail Personal	15,39,878	17,73,147	15.15
Agri	3,48,267	4,36,820	25.43
SME	5,28,095	6,46,030	22.33
Corporate	12,03,430	14,20,652	18.05
Domestic Advances	**36,19,671**	**42,76,648**	**18.15**
Foreign Offices Advances	6,34,845	7,70,574	21.38
Total Whole Bank Advances	**42,54,516**	**50,47,222**	**18.63**

Share of Domestic Advances as on Jun 26



RAM Portfolio Share: **66.78%**

Credit growth - Retail Personal Banking

As on Jun 2026

Leadership across all segments

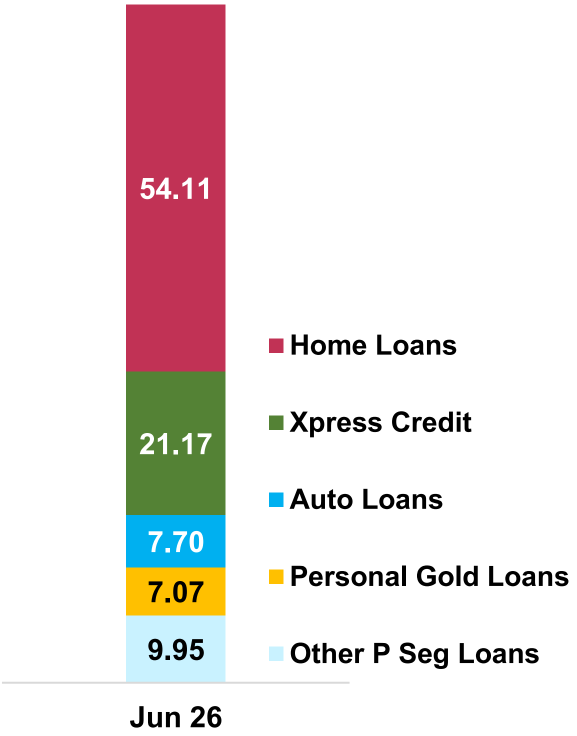
Retail Personal Portfolio of ~₹17.7 lakh crore

3 - year CAGR at ~14%

Jun 26 ~ 41.5% of Dom. Adv.

	O/S, ₹ in crores	YoY Growth, %	GNPA, %
Home Loans	9,59,369	12.75	0.60
Xpress Credit	3,75,348	8.25	1.15
Auto Loans	1,36,556	7.44	0.49
Personal Gold Loans	1,25,406	97.54	0.06
Other P Seg Loans	1,76,468	16.34	0.59

Composition of Retail Personal Advances (in%)



Credit growth - Diversified Loan Portfolio

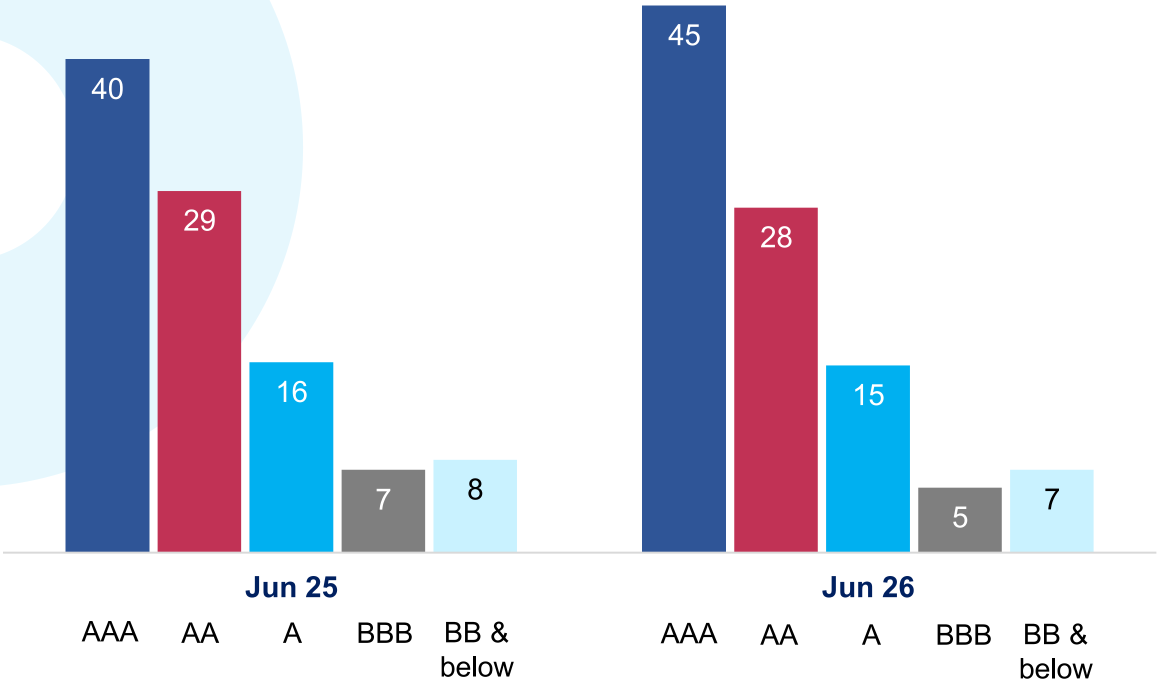
Diversified and well distributed across sectors

(₹ in Crores)

Outstanding as on 30th Jun 26	Fund Based O/S		
Sectors	**Amount**	**% Share**	**YoY Gr %**
Infrastructure	4,03,690	9.44	7.53
of which: Power	2,55,044	5.96	24.04
Telecommunication	20,113	0.47	-19.89
Roads & Ports	85,128	1.99	-17.21
Other Infrastructure	43,406	1.01	3.65
Services	6,11,953	14.31	22.45
Iron & Steel	80,207	1.88	22.28
Aviation & Airports	25,998	0.61	3.20
Tourism & Hotels	10,978	0.26	19.88
Textiles	40,884	0.96	4.08
Petroleum & Petrochemicals	1,04,116	2.43	49.25
Engineering	62,881	1.47	64.56
Comm. Real Estate	83,786	1.96	20.11
Other Industries	6,42,190	15.02	19.05
Home Loans	9,59,369	22.43	12.75
Auto Loans	1,36,556	3.19	7.44
Other Retail Loans	6,77,222	15.84	20.52
Agriculture	4,36,820	10.21	25.43
Total Domestic Advances	**42,76,648**	**100.00**	**18.15**

High quality asset book

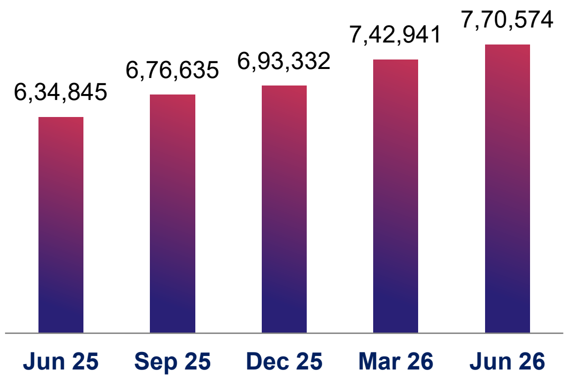
Corporate Rating mix (%)



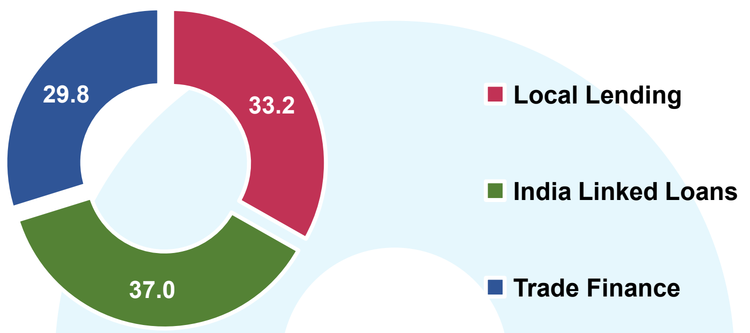
~41% share to PSUs / Govt. Depts. as on Jun 26

Credit growth – International Banking

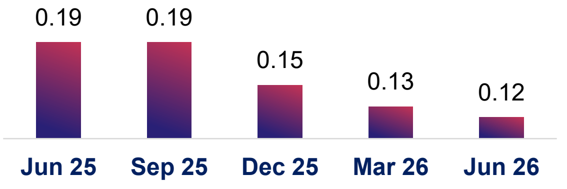
Gross Advances: 21.38% YoY growth
₹ in Crores



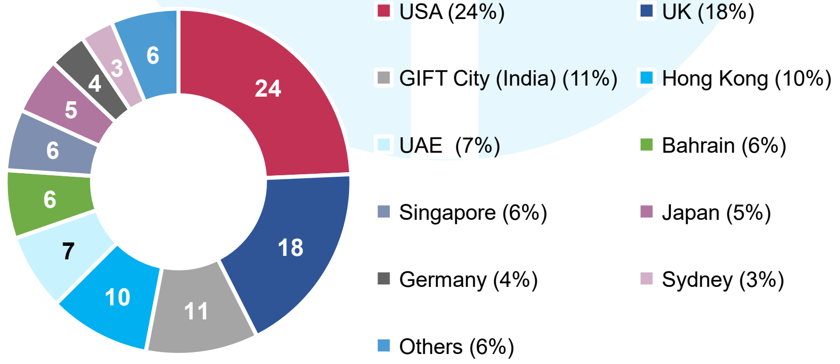
Break up of Loan Portfolio (%)



Asset Quality: NPAs Contained
GNPA (%)



Loan Portfolio across Geographies (%)



Highlights:

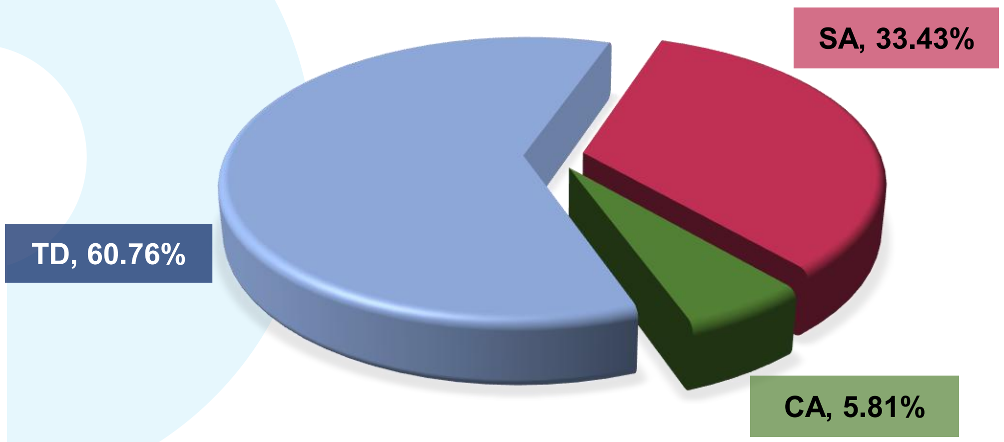
- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 21.38% on YoY basis (in Dollar terms YoY growth of 9.97%). External Commercial Borrowings, Local Credit and Trade Finance business are major drivers of customer credit.
- Growth in customer credit is majorly contributed by US Ops, London, GIFT City, Middle East and East Asia region branches.
- Gross NPA ratio is down by 7 bps on YoY basis and showing declining trend, underlining high quality of assets booked.

Deposit growth

₹ in Crores

Particulars	Jun 25	Jun 26	YoY Growth (%)
Current Account Deposits (CA)	3,21,714	3,34,649	4.02
Saving Bank Deposits (SA)	17,46,813	19,26,277	10.27
CASA Deposits	**20,68,527**	**22,60,926**	**9.30**
Term Deposits (TD)	31,86,346	35,00,427	9.86
Domestic Deposits	**52,54,873**	**57,61,353**	**9.64**
Foreign Offices Deposits	2,18,381	2,44,452	11.94
Total Deposits	**54,73,254**	**60,05,805**	**9.73**

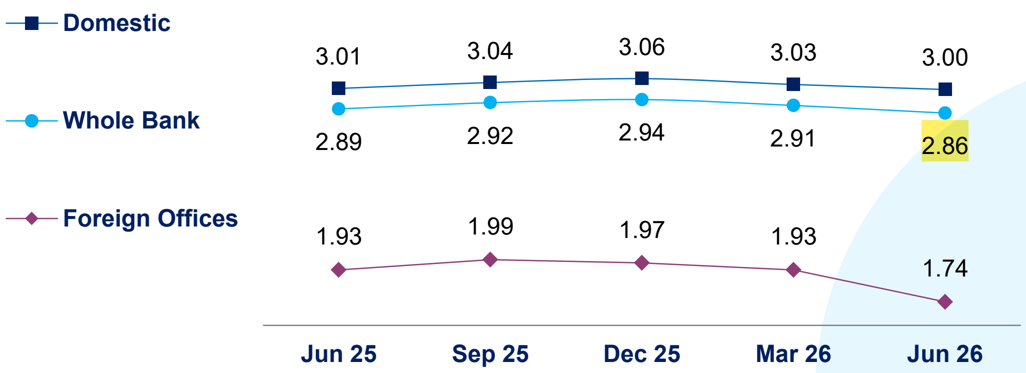
Share of Domestic Deposits as on Jun 26



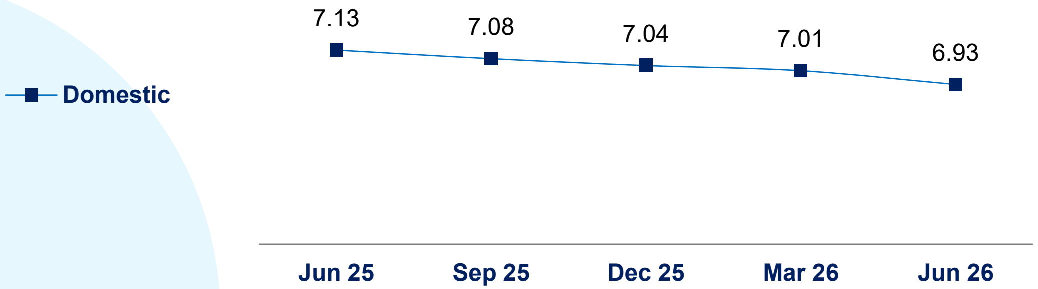
CASA: **39.24%**

Margins, Yield & Cost (Cumulative)

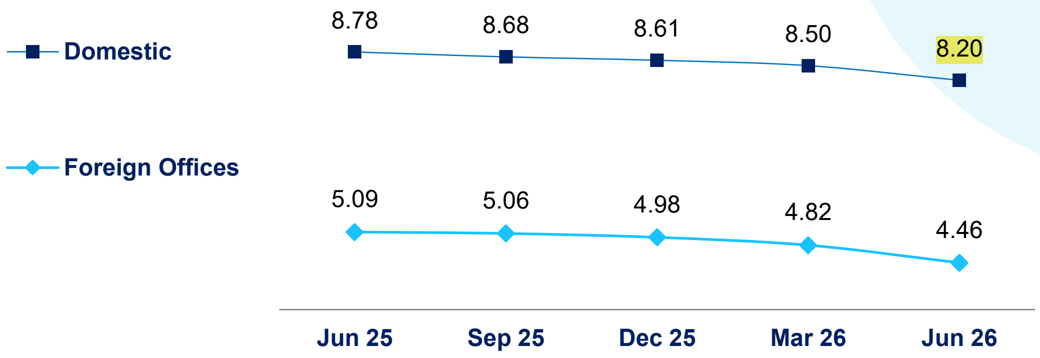
Net Interest Margins (%)



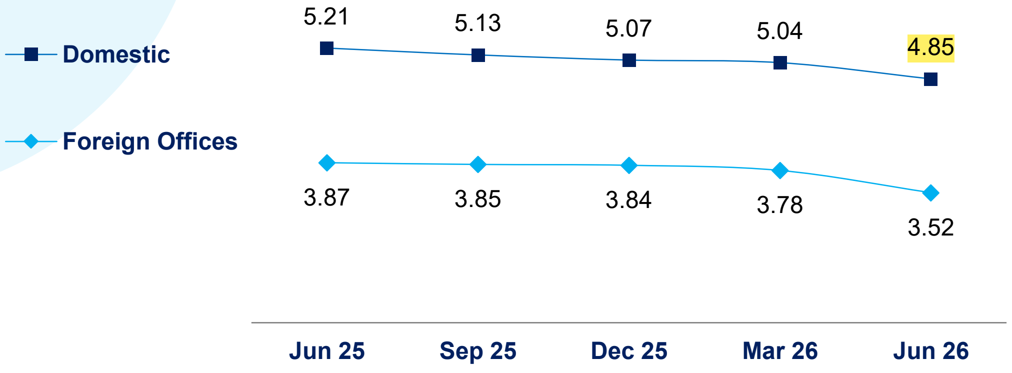
Yield on Investments (%)



Yield on Advances (%)



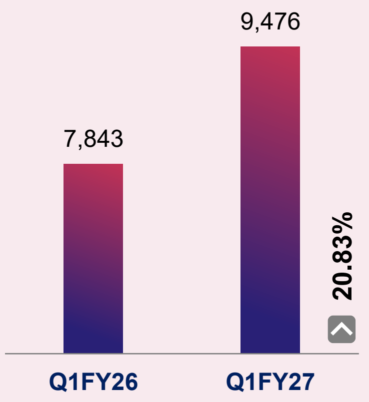
Cost of Deposits (%)



Non-interest income

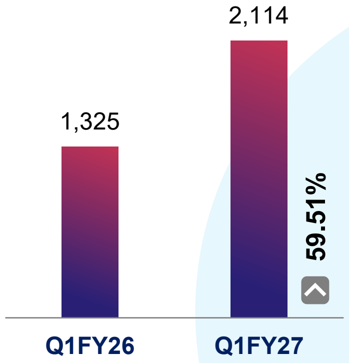
₹ in Crores

Fee Income

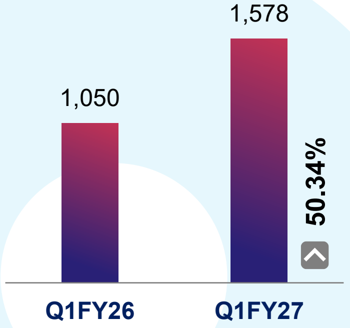


Components of Fee Income

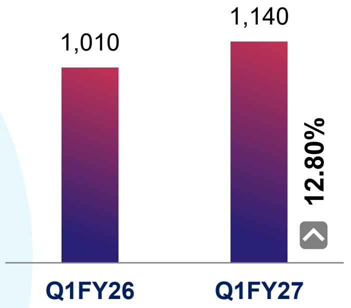
Loan Processing Charges



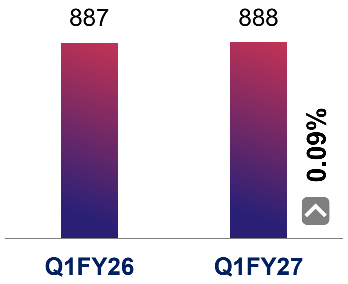
Commission on Government Business



CVE Income

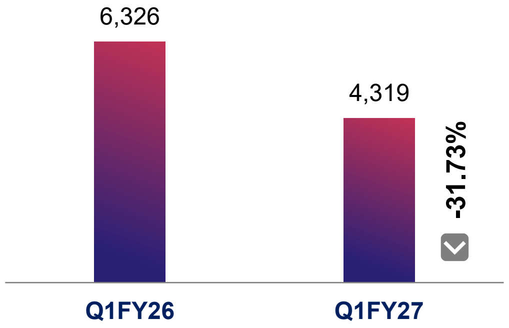


Commission on LC / BG

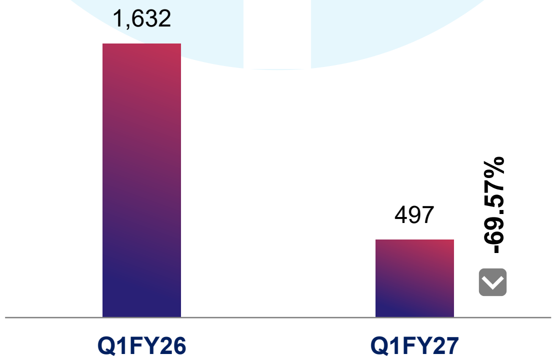


Other Non-interest Income components

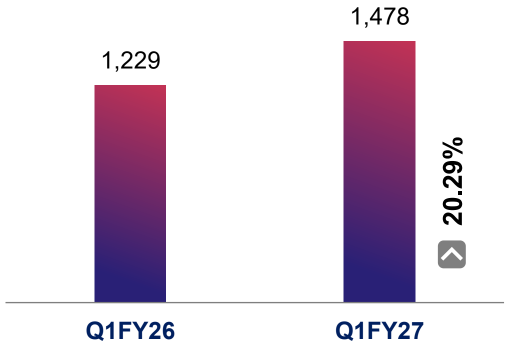
Profit / Loss on Sale / Revaluation of Investments



Forex / Derivatives Income



Recovery from AUCA accounts

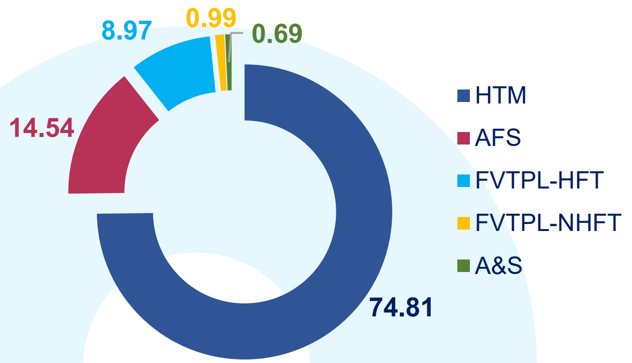


Treasury Operations

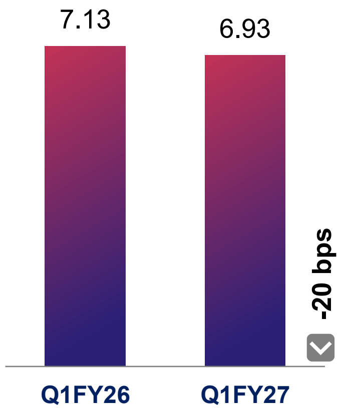
₹ in Crores

Investment Book	Jun 25	Jun 26
Domestic Investments	**16,18,756**	**17,27,352**
- of which SLR	13,37,291	14,76,625
Foreign Offices Investments	**72,658**	**83,745**
Total Investments Book	**16,91,414**	**18,11,097**

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

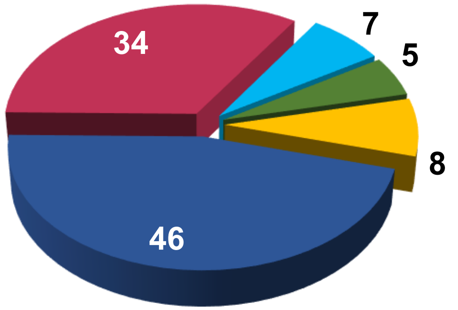


Yield on Investments (%)



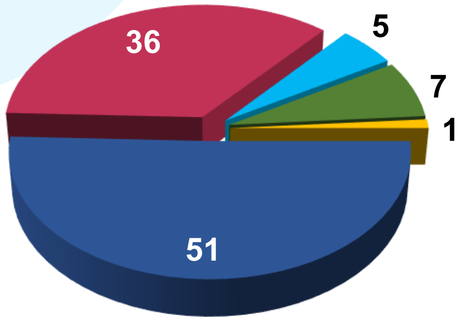
AFS Book (%)

Jun 2025



Modified Duration
2.27

Jun 2026



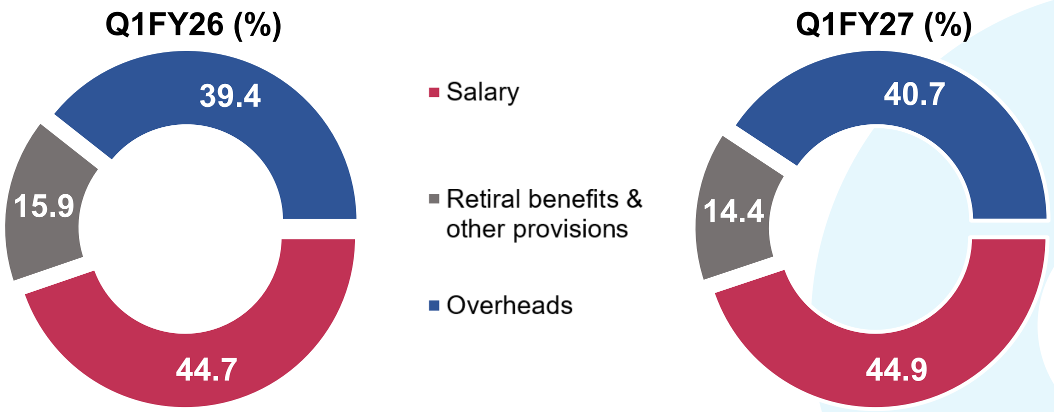
Modified Duration
2.78

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

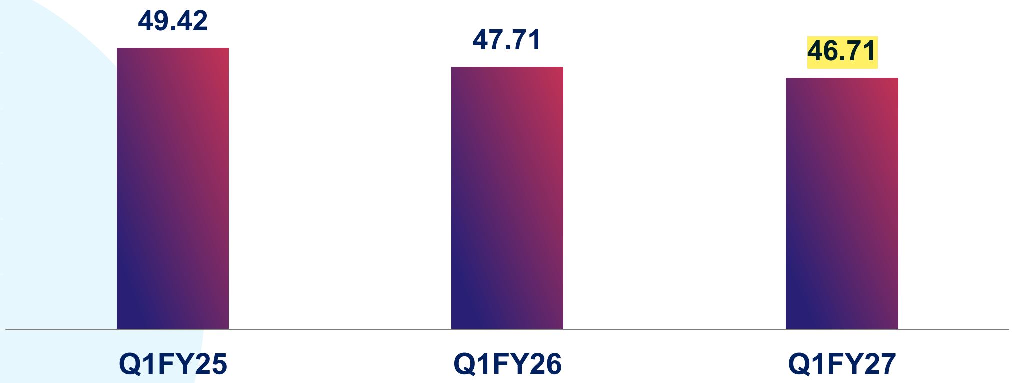
Operating expenses

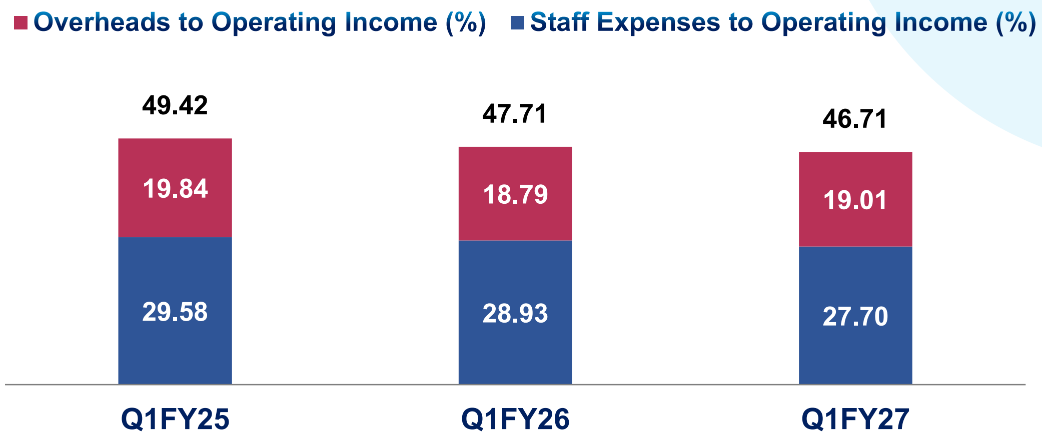
Focus continues on improving income streams with control on costs

Operating Expenses

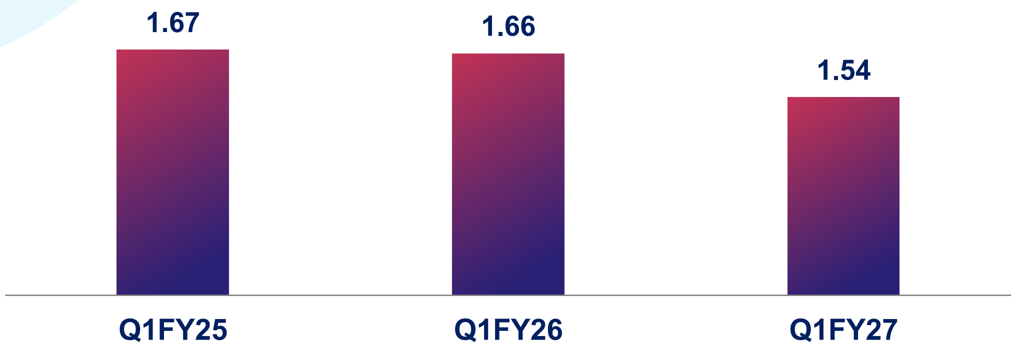


Cost to Income Ratio (%)





Cost to Average Assets (%)



Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Interest Income	1,17,830	1,23,098	1,27,896	3.90	8.54
Interest Expenses	76,923	78,718	80,904	2.78	5.17
Net Interest Income	**40,907**	**44,380**	**46,992**	**5.89**	**14.88**
Non Interest Income	17,511	17,314	15,923	-8.04	-9.07
Operating Income	**58,418**	**61,694**	**62,915**	**1.98**	**7.70**
Operating Expenses	27,874	33,990	29,386	-13.55	5.43
Operating Profit	**30,544**	**27,704**	**33,529**	**21.03**	**9.77**
Total Provisions	11,384	8,020	12,408	54.70	8.99
Net Profit	**19,160**	**19,684**	**21,121**	**7.30**	**10.23**
NIM (Whole Bank) (%)	**2.89**	**2.81**	**2.86**	**5 bps**	**-3 bps**
NIM (Domestic) (%)	**3.01**	**2.93**	**3.00**	**7 bps**	**-1 bp**
Cost to Income Ratio (%)	**47.71**	**55.09**	**46.71**	**-838 bps**	**-100 bps**
Cost to Assets (%)	**1.66**	**1.84**	**1.54**	**-30 bps**	**-12 bps**

Total income

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Interest on Loans	85,438	89,370	94,011	5.19	10.03
Interest on Resources	29,598	29,845	30,922	3.61	4.47
Other Interest Income	2,795	3,883	2,963	-23.69	6.03
Total Interest Income	**1,17,830**	**1,23,098**	**1,27,896**	**3.90**	**8.54**
Fee Income	7,843	10,852	9,476	-12.68	20.83
Profit / Loss on Sale / Revaluation of Investments	6,326	-1,471	4,319	393.63	-31.73
Forex / Derivatives Income	1,632	1,258	497	-60.54	-69.57
Misc. Income	1,711	6,675	1,631	-75.57	-4.67
Total Non Interest Income	**17,511**	**17,314**	**15,923**	**-8.04**	**-9.07**
Total Income	**1,35,342**	**1,40,412**	**1,43,819**	**2.43**	**6.26**

Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Loan Processing Charges	1,325	3,055	2,114	-30.80	59.51
Commission on Govt. Business	1,050	1,417	1,578	11.35	50.34
Commission on LC/BG	887	907	888	-2.10	0.09
CVE Income	1,010	1,379	1,140	-17.35	12.80
Remittance, Collection, etc.	1,502	2,345	1,768	-24.61	17.72
Misc. Fee Income	2,068	1,748	1,988	13.73	-3.87
Fee Income	**7,843**	**10,852**	**9,476**	**-12.68**	**20.83**

Total expenses

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Interest on Deposits	69,036	69,721	71,119	2.01	3.02
Interest on Borrowings	4,477	5,684	6,442	13.35	43.89
Other Interest Paid	3,410	3,314	3,343	0.88	-1.99
Total Interest Expenses	**76,923**	**78,718**	**80,904**	**2.78**	**5.17**
Salary	12,470	12,860	13,182	2.50	5.71
Provisions for Employees	4,430	3,355	4,242	26.43	-4.24
Staff Expenses	**16,900**	**16,215**	**17,424**	**7.45**	**3.10**
Overheads	**10,974**	**17,775**	**11,962**	**-32.70**	**9.00**
Operating Expenses	**27,874**	**33,990**	**29,386**	**-13.55**	**5.43**
Total Expenses	**1,04,797**	**1,12,708**	**1,10,290**	**-2.15**	**5.24**

Overheads

Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Rent, Taxes & Lighting	1,389	1,906	1,470	-22.86	5.87
Depreciation	959	1,179	1,189	0.86	23.96
Printing & Stationery	219	284	215	-24.19	-1.51
Postage & Telecommunications	140	270	183	-32.16	31.23
Repairs & Maintenance to Bank's Property	289	402	286	-28.86	-1.17
Travelling & Halting	386	539	419	-22.21	8.54
Business Acquisition & Development Expenses	972	2,346	1,354	-42.31	39.32
ATM / CDM / Debit Card / Other Expenses	2,280	3,074	2,737	-10.96	20.04
Misc. Expenses	4,341	7,774	4,108	-47.16	-5.35
Overheads	**10,974**	**17,775**	**11,962**	**-32.70**	**9.00**

Provisions & profit

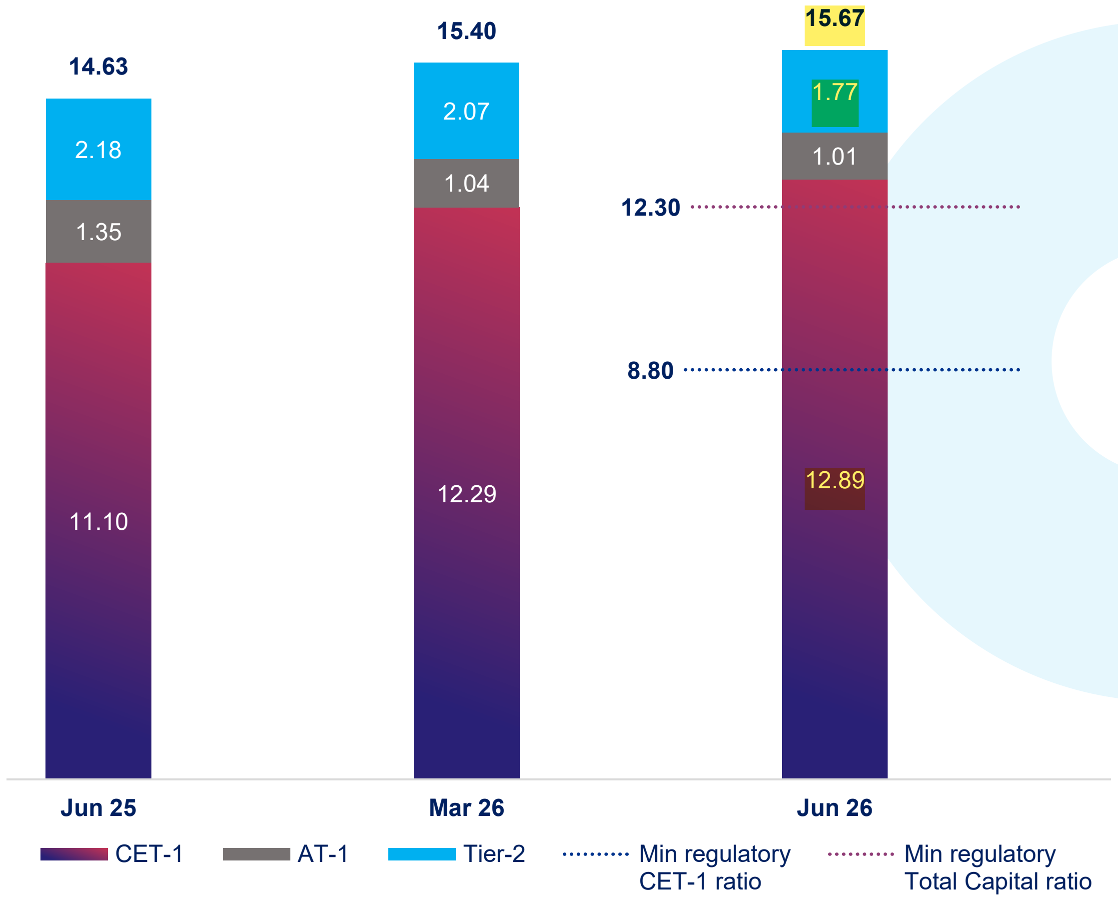
Particulars (₹ in Crores)	Quarter Ended			Growth (%)	
	Q1FY26	Q4FY26	Q1FY27	Q1FY27 over Q4FY26	Q1FY27 over Q1FY26
Operating Profit	**30,544**	**27,704**	**33,529**	**21.03**	**9.77**
Loan Loss	4,934	3,140	3,359	6.96	-31.92
Standard Assets	-319	-11	477		
Investment Depreciation	-48	109	-58		
Other Provisions	192	-366	1,269		560.18
Income Tax	6,625	5,148	7,361	42.98	11.12
Total Provisions	**11,384**	**8,020**	**12,408**	**54.70**	**8.99**
Net Profit	**19,160**	**19,684**	**21,121**	**7.30**	**10.23**

Ratios (Annualized)	Q1FY26	Q4FY26	Q1FY27
ROA (%)	**1.14**	**1.07**	**1.11**
ROE (%)	**19.70**		**17.87**
Earning Per Share (₹)	**86.11**	**86.48**	**91.78**

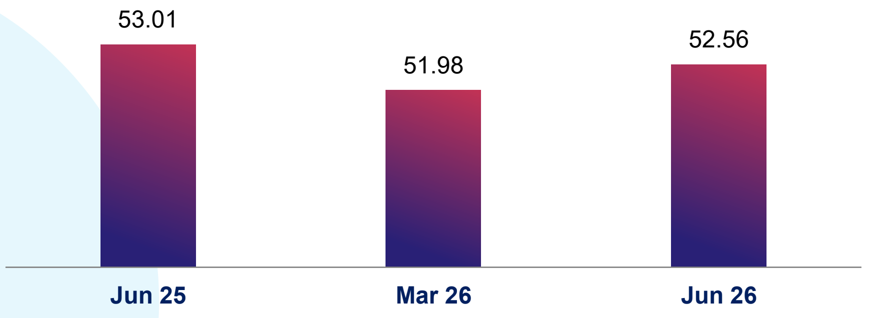
Capital Adequacy

Strong Capital Buffers

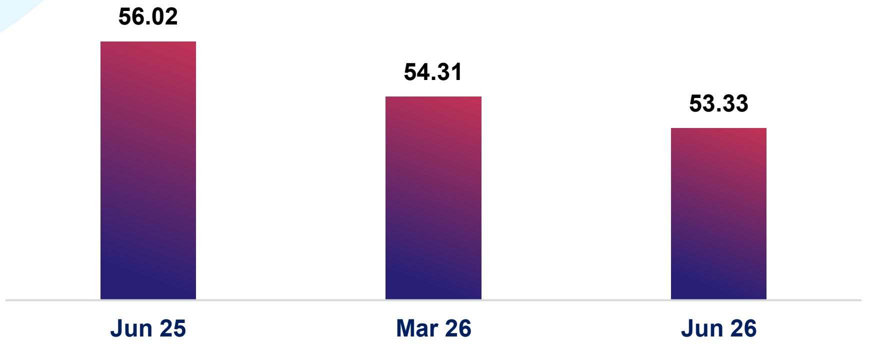
Capital Ratios (%)



RWA to Total Assets (%)



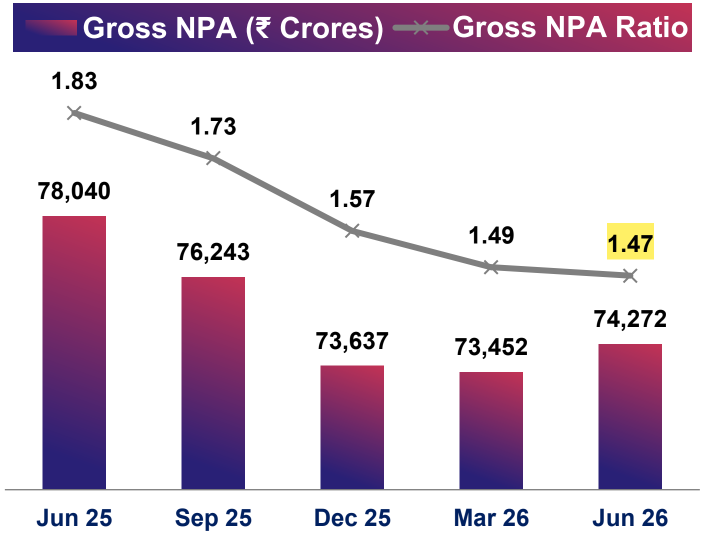
Credit Risk Weighted Assets on Advances to Gross Advances (%)

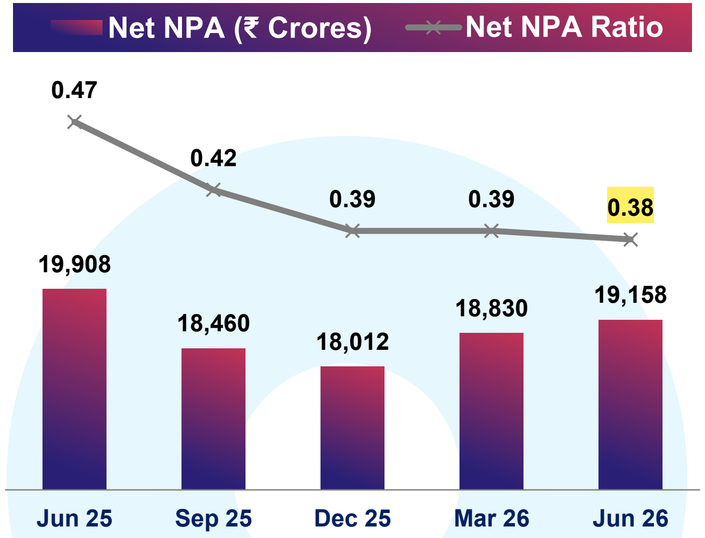


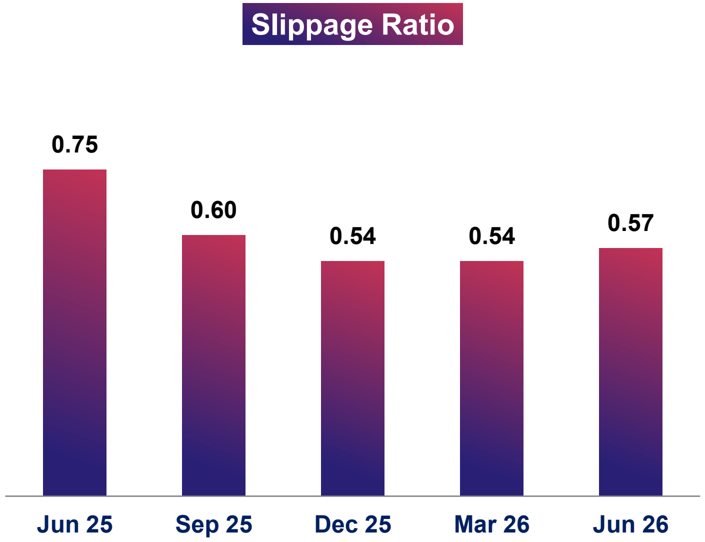
Asset Quality

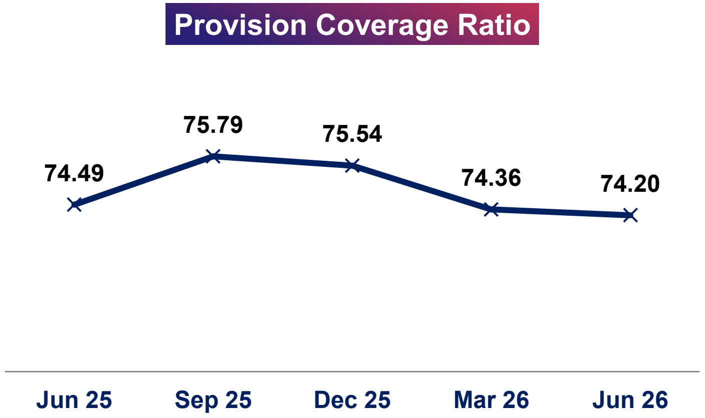
Asset quality (1/3)

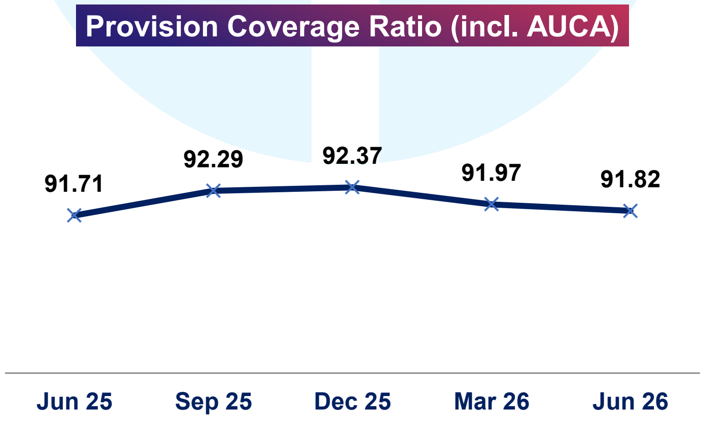
Cumulative for the Period (%)

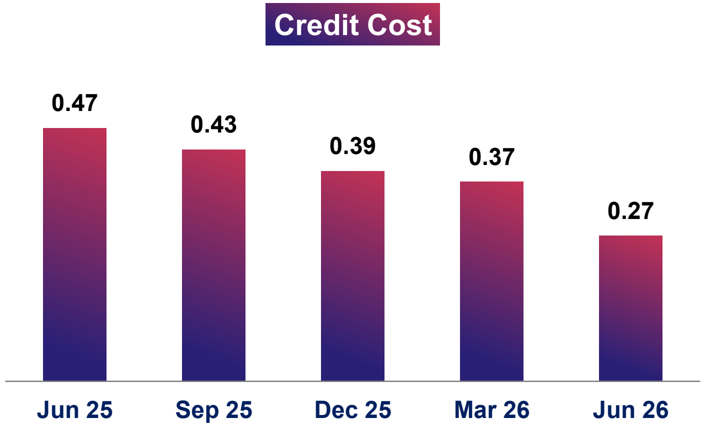












Asset quality (2/3)

₹ in Crores

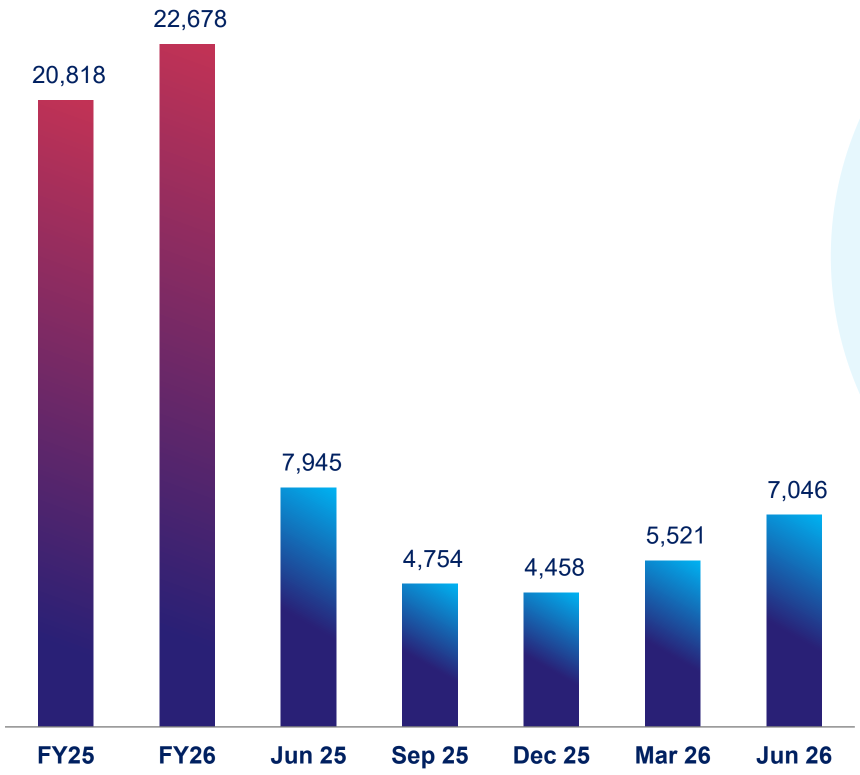
Movement of NPAs:	Q1FY26	Q2FY26	Q3FY26	Q4FY26	FY26	Q1FY27
Opening Level of Gross NPAs	**76,880**	**78,040**	**76,243**	**73,637**	**76,880**	**73,452**
Total Reductions	7,239	6,794	7,466	5,732	27,232	6,539
of which : Recovery + Upgradation	*3,253*	*2,279*	2,371	1,526	9,429	3,574
Gross Addition	8,398	4,998	4,860	5,548	23,804	7,359
of which : Increase in O/s	*453*	*244*	*402*	*27*	*1,126*	*313*
: Fresh Slippages	*7,945*	*4,754*	*4,458*	*5,521*	*22,678*	*7,046*
Net Increase	1,159	-1,797	-2,606	-184	-3,428	820
Closing Level of Gross NPAs	**78,040**	**76,243**	**73,637**	**73,452**	**73,452**	**74,272**

Segmental NPAs:	Jun 25		Mar 26		Jun 26	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	59,664	2.47	59,927	2.17	61,560	2.16
Agri.	30,297	8.70	30,228	7.25	30,729	7.03
Per Segment	11,985	0.78	11,389	0.66	11,910	0.67
SME	17,381	3.29	18,309	2.99	18,921	2.93
Corporate	17,157	1.43	12,590	0.88	11,784	0.83
International	1,219	0.19	936	0.13	928	0.12
Total	**78,040**	**1.83**	**73,452**	**1.49**	**74,272**	**1.47**

Asset quality (3/3)

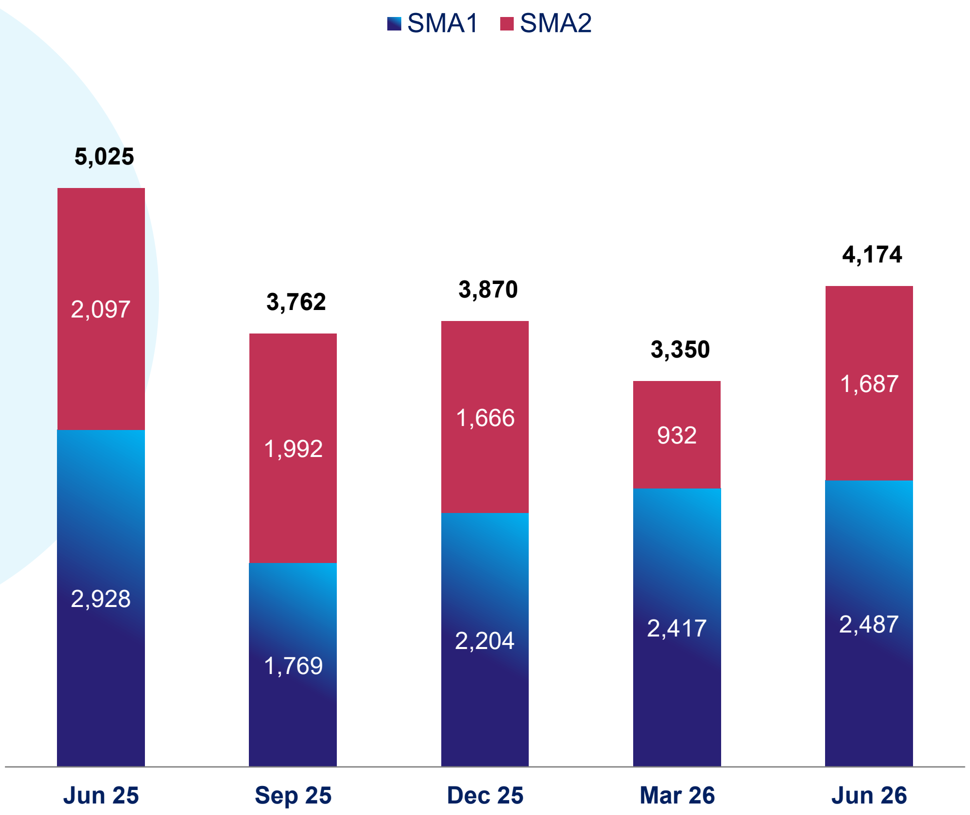
₹ in Crores

Slippages



SMA 1 & SMA 2

Accounts with exposure above ₹ 5 crores: CRILC data



Digital Journey

Accelerating digital agenda (1/2)

SBI
The banker to every Indian

Digital Leadership across channels

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

23.65%	31.04%	29.40%	24.83%
Debit card spends	ATMs	Mobile Banking No. of Transactions	Mobile Banking Transaction value

With varied payment modes

UPI

- **1,729 Cr** – Remit transactions (Numbers during Q1FY27)
- **25.14 Cr** – Unique SBI UPI users based on account nos. (Cumulative till Jun 26)
- **25.32%** – Market share in remittances

Debit cards

- **25.57 Cr** – Debit Cards (Numbers as on 30th Jun 26)
- **~9.0 Cr** – Debit Card spend transactions (Numbers during Q1FY27)
- **~₹26 K Cr** – Debit Card spend (Amount during Q1FY27)

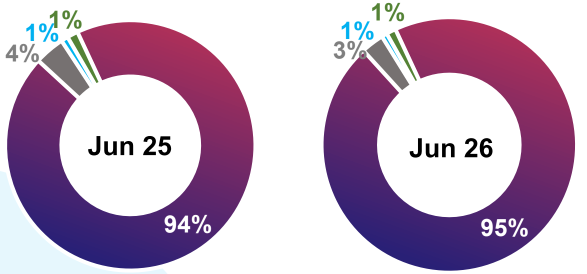
ATM

- **~1 Cr** – ATM transactions per day

Payment acceptance touch points

60.46 L	17.4 L	10.7 L	10.4 L
BHIM SBI Pay QR Codes	SBI POS	BHIM-Aadhar-SBI	Bharat QR

Increasing digital adoption(%)



- Digital*
- ATM & CDM
- BC Channel
- Branch

98.8% Share of Alternate Channels

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

Customer touch points

Mobile Banking (Retail)

	Jun 25	Jun 26
YONO (Registered Users)	9.0 Cr	10.5 Cr
YONO Lite (Registered Users)	2.7 Cr	2.6 Cr
Unique SBI UPI (Users)	21.2 Cr	25.1 Cr

	Jun 25	Jun 26
Active INB Customer (Retail)	11.5 Cr	12.6 Cr
No. of BC Outlets	76.8 K	79.6 K
Number of ATMs	62.2 K	65.2 K

Accelerating digital agenda (2/2)

YONO: Driving digital agenda of the Bank

(All data for Q1FY27)

(Numbers)

49.04 L YONO Registration

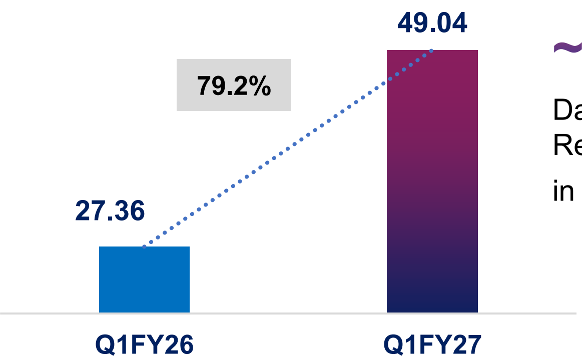
1.39 Cr Whatsapp Banking Registration

0.64 L Digital Loans Disbursed

8.57 Cr Fund Transfer

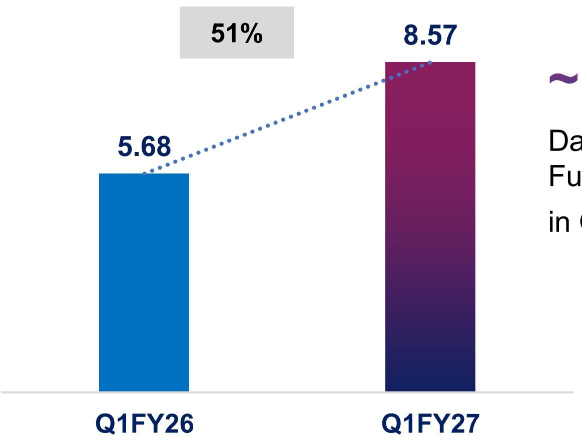
Digital Banking Create seamless omni-channel customer experience *(Numbers)*	**27.1 L** SB accounts opened	**74.3 L** YONO Cash	**0.4 L** NPS Accounts Opened	**0.49 L** PPF Accounts opened
CVE Provide one-stop shop for all financial needs *(Numbers/Amount*)*	**18.8 L** Personal Accident Insurance	**24.8 K** e-Shield Insta (Life Insurance)	**2.7 L** Approved Credit Cards	**₹ 5.2 K Cr** Mutual Funds Gross Sales*
e2e Digital Loans (Disbursement Amt.) Quick Personal Loans on the go! *(Amount)*	**₹ 1,314 Cr** PAPL	**₹ 685 Cr** Real Time Personal Loan	**₹ 147 Cr** Insta Home Top Up Loan	**₹ 91 Cr** Loan against Mutual Funds

YONO Registration (# Lakh)



~54 K
Daily Average YONO Registrations in Q1FY27

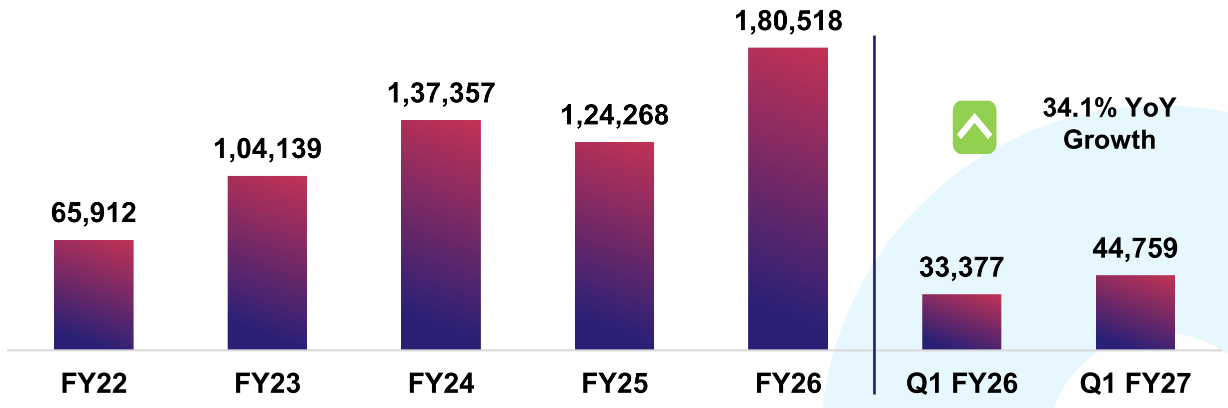
Fund Transfer (# Crore)



~10 L
Daily Average number of Fund Transfer in Q1FY27

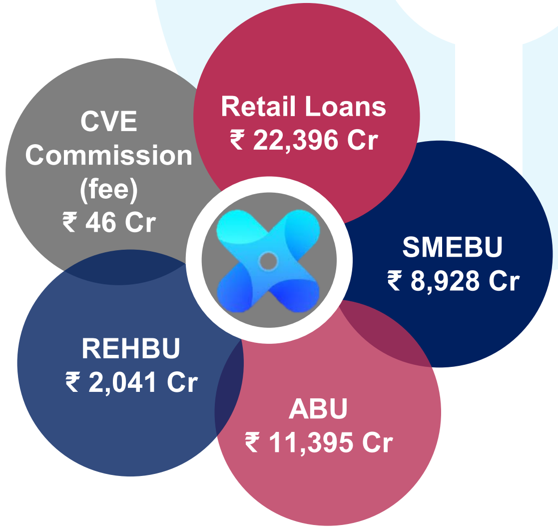
Analytics, AI & ML

Advances Through Analytical Leads (₹ in Crores)



Digital Loans (₹ in Crores) in Q1FY27
₹ 3,381 Cr

- **PAPL** ₹ 1,314 Cr
- **PABL** ₹ 1,143 Cr
- **RTXC** ₹ 685 Cr
- **Insta Home Top up** ₹ 147 Cr
- **PASBL** ₹ 92 Cr



Generative and Agentic AI Initiatives

Early Review of Sanction

- Applies vetting of loans sanctioned by various committees against the bank's internal checking process.
- Summarizes the vetting report using Gen AI to provide a holistic and concise view for reviewers.

Cheque Processing Workflow

- GenAI integrated with the Bank's Cheque Processing System to validate fields such as amount, date, etc.
- Uses Vision Language Model and specialized model to understand handwriting.
- Checks date validity, presence of signature, amount; reduces TAT while ensuring due checks for processing cheques up to ₹10,000.

Yono Ji Chatbot on Yono Business

- Customer-facing chatbot offering instant, contextualised responses across Yono Business and related projects using Agentic AI
- Uses Agentic AI Integrated into Yono Business Web and App portals

Note: All Figures are for Q1FY27 – Apr 26 to Jun 26

Strategic Initiative: Project SARAL

SBI
The banker to every Indian

Impacts all Stakeholders

Colleagues
- Employee Productivity
- Reduction in branch footfall

Customer Experience
- Simpler journeys, Faster TAT
- Customer Satisfaction

4Cs to address all stakeholders

Cost & Efficiency (Shareholders)
- OpEx Reduction
- High level of reusability

Improved controls (Resilience)
- Manual hand-offs reduction
- Service uptime Enhancement

New Definition 3Es: *"Transaction to Transformation"*

Engagement Banking	• Simple and Interactive Banking • Omni Channel Experience
Empowerment Banking	• Employee enablement/ Eliminating Redundancy • Scope for leveraging the Franchisee
Evolution Banking	• Automation – Agility with AI and ML • Compliance & Control Oriented Operations

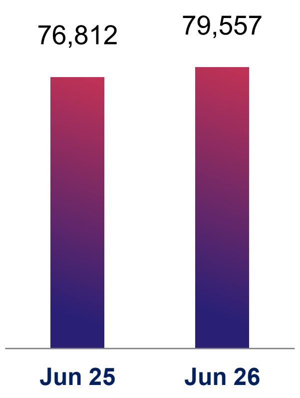
Project SARAL: High-Impact initiatives

Customer Benefits	SARAL Initiative	Employee Benefits
✓ Seamless digital & self-service journeys	Simplified KYC	✓ Reduced manual effort and data entry with better compliance
✓ Enhanced branch experience with immediate assistance	Seva Sarathi	✓ More time to focus on business and relationship management
✓ Timely notifications with personalized and contextual nudges	Pro-active Servicing	✓ Lower branch footfall for routine requests
✓ 24*7 access to banking services with simplified and intuitive journeys	Simplified WhatsApp Banking	✓ Improved efficiency with reduced workload for routine requests
✓ Digitally enabled engagement offering convenient & proactive interactions	Reimagined Collections	✓ Better delinquent portfolio mgmt. with more time for business & relationship
✓ Access to services from any branch	Home Non-Home Branch Convergence	✓ Continued customer relationship with faster disposal of requests

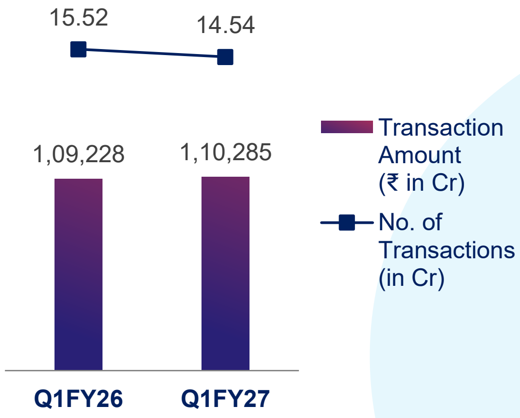
Banking with a Purpose

Financial Inclusion

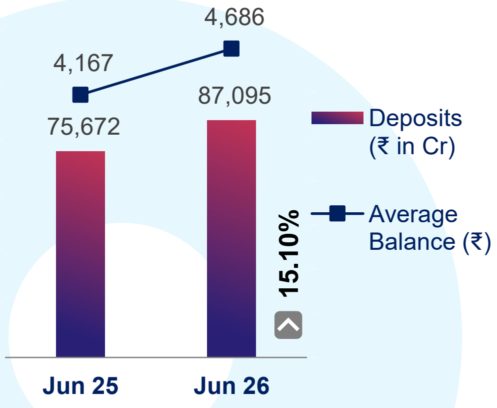
No. of BC outlets



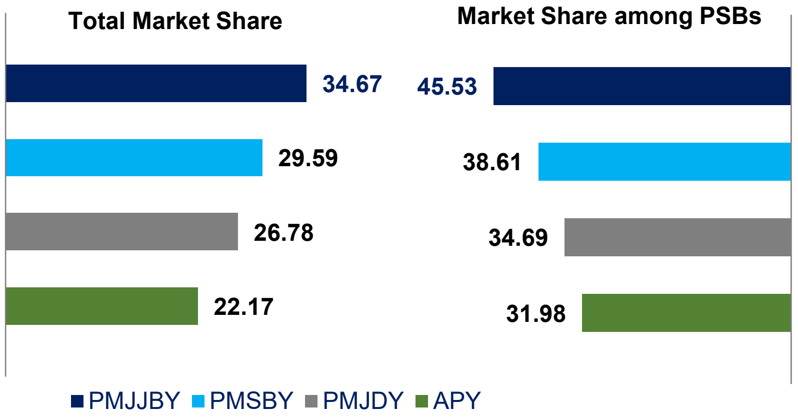
Transactions in BC Channel



Deposits in FI Accounts



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



Performance under Social Security Schemes		
Cumulative no. in crores	Jun 25	Jun 26
APY	1.79	2.06
PMJJBY	7.32	8.29
PMSBY	14.92	16.26
PMJDY	15.21	15.70

Improvement in Ease of Banking		
	Jun 25	Jun 26
Passbook Printers installed at CSPs	34,507	37,229
% Share of Passbooks printed at CSPs	25.12	23.70

New Initiatives at CSP outlets:

- Sourcing of Mudra Loan through Jan Samarth Portal has been launched.
- Mobile based touch point "CSP lite" has been launched for scaling up the number of BC touch points.
- Redesigned passbook for FI customer with full printing at CSP itself launched.

Sustainability Highlights

Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 21,121 crores Net Profit in Q1FY27	₹ 1,94,759 crores (Fund based) ₹ 21,667 crores (Non-Fund based) Sustainable Finance sanctioned portfolio	₹ 24 crores CSR Spend during Q1FY27	2,47,281 Total workforce*
₹ 50.47 lakh crore Advances	>71 GW Capacity of Renewable Energy financed Portfolio	79,557 BC outlets*	28.7% Women in workforce*
₹ 60.06 lakh crore Deposits	>50 MWp Captive RE Capacity*	24,860 Candidates trained through RSETIs during Q1FY27	6,148 Persons with Disabilities / Divyang*
98.8% Share of transactions through Alternate Channels	126 Green Building Certifications*	56,415 Trees planted during Q1FY27	100% All permanent Employees covered under medical benefits

***** *indicates values that are cumulative in nature i.e. up to 30.06.2026*

Contributing to Society

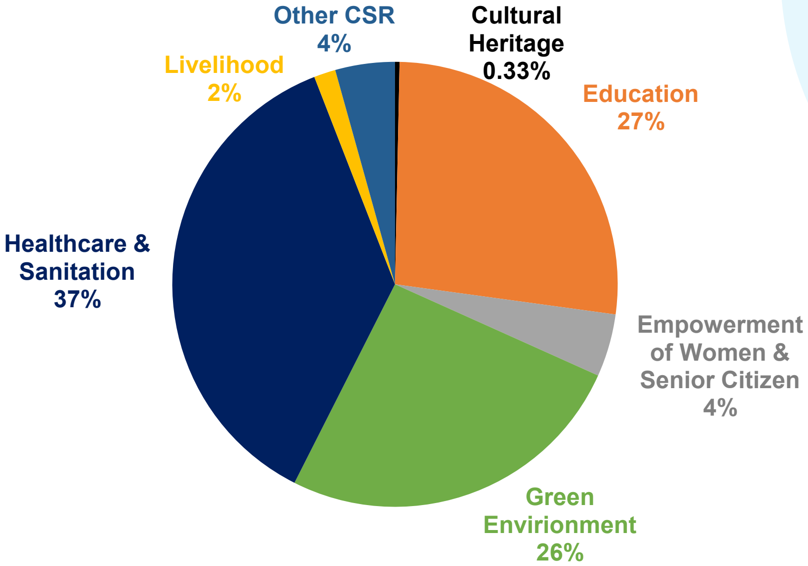
Status of CSR activities as on 30.06.2026

CSR Budget allocation for FY27

₹ in Crores

Entity	Budget Allocation
Circles	215.00
SBI Foundation	520.00
RSETIs	34.37
National & Misc.	30.95
Total	**800.32**

CSR Spends Breakup *(excl. SBI Foundation)*



CSR Spends of ₹ 24.05 crore in Q1FY27

Major CSR Initiatives during Q1FY27

- CSR donation of ₹76.80 lakh for distribution of 128 laptops to SC/ST and underprivileged students in Bhopal.
- CSR donation of ₹60.84 lakh for installation of 71 water cooler with RO systems, 284 white boards and 71 sanitary vending machines with incinerator to 71 Govt. schools of Munger District, Bihar.
- CSR support of ₹61.95 lakh for distribution of 1,000 sewing machines for employment generation for women empowerment in Virudhunagar, Ramanathapuram, Chennai, Coimbatore, Trichy and Salem district in Tamil Nadu.
- CSR donation of ₹72.00 lakh for rejuvenation of Mahadevapura tank in Kudligi taluk, Karnataka under Amrut Sarovar Yojna.
- CSR support to Sankara Nethralaya (Medical Research Foundation) of ₹100.00 lakh for construction of 5 consultation rooms for their project at Tondiarpet, Chennai under project Agastya.
- CSR support of ₹35.85 lakh to Yuva Sathi Foundation for establishment of vocational training centre at Bilaspur, Chhattisgarh.
- CSR donation of ₹24 lakh for procurement of 41-seater bus, for providing free travel to differently abled, senior citizens, women & children to Basara Gnana Saraswathi Devasthanam in Telangana.

Subsidiaries, Group Financials & Balance Sheet

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

As on Jun 2026

Listed Subsidiaries			
Subsidiaries - listed	**SBI Stake *(in %)***	**Q1FY27 - PAT *(₹ in Crores)***	**Q1FY27 - RoE *(in %)***
SBI Card	68.58	664	16.50
SBI Life	55.32	725	14.80

Key Unlisted Subsidiaries			
Subsidiaries - unlisted	**SBI Stake *(in %)***	**Q1FY27 - PAT *(₹ in Crores)***	**Q1FY27 - RoE *(in %)***
SBI Funds Management*	61.86	873	55.06
SBI General Insurance	73.87	166	12.62
SBI Capital Markets Group	100	193	12.41
SBI Payments Services	74	55	15.09
SBI SG Global Securities	65	43	21.62

* Post divestment of 6.3007% stake by SBI through IPO during July 2026, SBI's stake stands at 55.56% as on date.

Subsidiary numbers are as published by respective subsidiaries

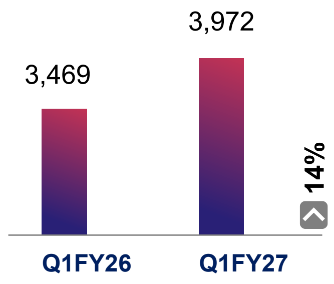
SBI and its subsidiaries – leveraging synergies (2/3)

SBI
The banker to every Indian

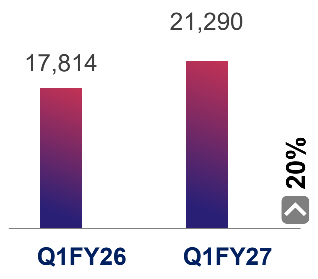
SBI Life
Apne Liye. Apno Ke Liye.

	Q1FY26	Q1FY27
PAT (₹ in Crores)	594	725
ROE (in %)	13.7	14.8

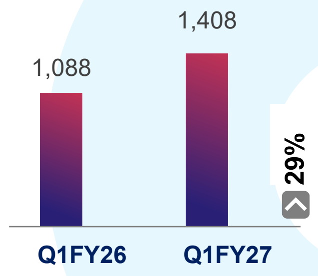
Individual Rated Premium



Gross Written Premium



Value of New Business



Market Share

- **Private market leadership** in New Business Premium, Individual New Business Premium, Individual Rated New Business Premium and Total Rated New Business Premium, with private market share of 20.5%, 24.9%, 22.2% and 21.5% respectively..

Business Performance

- New Business Premium grew by 23% and stands at ₹8,908 Crores
- Renewal Premium stands at ₹12,382 Crores; growth of 17%
- PAT grew by 22% YoY and stands at ₹725 Crores
- Robust solvency ratio of 1.96
- Expenses ratio of 7.7%
- VONB stands at ₹1,408 Crores (26.2%), with a growth of 29% YoY. VONB margin stands at 26.2%
- Assets under Management stands at ₹5,24,850 Crores; growth of 10% YoY
- Embedded Value stands at ₹ 85,293 Crores; growth of 15% YoY.

SBI card

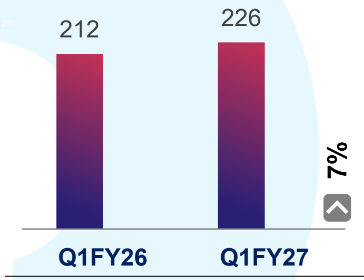
As on Jun 2026

₹ in Crores

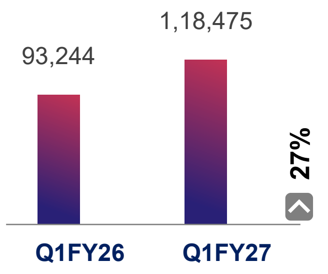
	Q1FY26	Q1FY27
PAT (₹ in Crores) *	556	664
ROE (in %)	15.8	16.5

**As per Ind AS, without OCI*

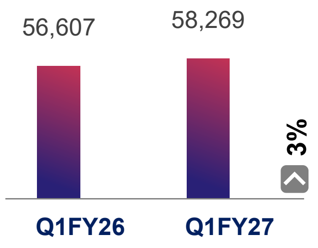
CIF (In Lakhs)



Spends



Receivables



Market Share

- #2 player in Cards and #2 in Spends
- Cards-in-force as of Jun 26 18.6% (Jun 25, 19.1%),
- Spends in Q1FY27 19.5%, (Q1FY26 16.6%)

Portfolio

- ▲ **7%** YoY in cards,
- ▲ **27%** YoY in spends
- ▲ **3%** YoY in receivables

Profitability

- During Q1FY27 Revenue from Operations grew 3% YoY, PAT at ₹664 Crores grew by 19% YOY.
- During Q1FY27, ROA is at 3.9%, ROE is at 16.5%
- CRAR is at 25.6%, Tier I is at 20.3%.

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

As on Jun 2026

₹ in Crores

SBI FUNDS MANAGEMENT LIMITED

	Q1FY26	Q1FY27
PAT (₹ in Crores)*	845	873
ROE (in %)#	37.0	55.1

*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. In Q1FY27, SBIMF has a quarterly Average AUM of ₹12.61 Lakh Crore with a market share of 15.12%.
- The second largest player has a market share of 13.40%. SBIMF Quarterly average Mutual Fund AUM grew by ₹1.21 Lakh Crore from ₹11.40 Lakh Crore in Q1FY26 to ₹12.61 Lakh Crore in Q1FY27.

SBICAPS

Complete Investment Banking Solutions

Group	Q1FY26	Q1FY27
PAT (₹ in Crores)	187	193
ROE (in %)*	14.1	12.4

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

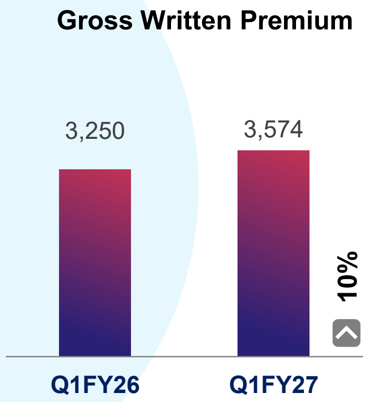
Performance Highlights

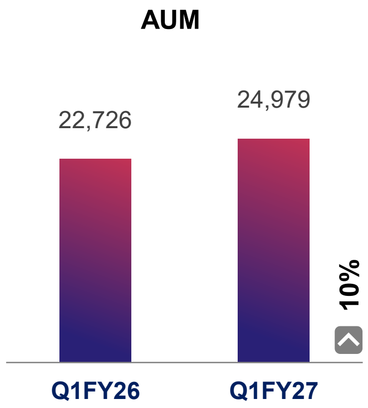
- PA&SF Group: Ranked No.1 India Borrower Loans (Mandated Lead Arranger). Market share of 36.19% (FY26).
- DCM: Ranked No.7 for Debt Private placement of bonds in Q1FY27 as per the Bloomberg league table.
- ECM: Ranked No.1 in the Prime Database (by issue amount) for the issues done in Q1FY27.
- SSL is ranked No.4 position in Bank led Broker and Digital penetration for new account acquisition is 99.4%.

SBI general INSURANCE

SURAKSHA AUR BHAROSA DONO

	Q1FY26	Q1FY27
PAT (₹ in Crores)	188	166
ROE (in %)	15.8	12.6





Performance Highlights

- Ranked 6th amongst the Private players in Q1FY27.
- No. 1 player in Personal Accident segment amongst Private players.
- SBI General posted GDP of ₹3,506 Crores at growth rate of 10.9% compared to Q1FY26.

Regional Rural Banks – Sponsored by SBI

SBI
The banker to every Indian

Performance Highlights – Q1FY27

9 RRBs operating in 9 States

- Deposits at ₹ **1,48,806 crores** ▲ **8.85%** YoY
- CASA ▼ **22 bps YoY at 52.43%**
- Gross Advances at ₹ **1,25,857 crores** ▲ **12.68%** YoY
- CD Ratio ▲ **288 bps YoY at 84.58%**
- NIM ▲ **60 bps YoY at 4.09%**

Network of 4,188 branches in 196 districts

- Gross NPA ▲ **1 bp YoY at 2.60%**
- Net Profit of ₹ **1,173 crores** ▲ **49.99% YoY**
- ROA ▲ **23 bps YoY at 2.29%**
- PCR ▼ **144 bps YoY at 87.07%**
- ROE ▲ **507 bps YoY at 22.49%**

SBI group financials – Q1FY27

Particulars (₹ in Crores)	Quarter Ended		Growth (%)
	Q1FY26	Q1FY27	YoY
Interest Earned	1,25,563	1,36,240	8.50
Non-Interest Income	41,429	43,821	5.78
Total Income	**1,66,992**	**1,80,062**	**7.83**
Interest Expended	78,266	82,248	5.09
Operating Expenses (i+ii)	**54,233**	**59,183**	**9.13**
(i) Employee Cost	18,491	19,219	*3.94*
(ii) Other Operating Expenses	35,742	39,964	*11.81*
Total Expenditure	**1,32,499**	**1,41,430**	**6.74**
Operating Profit	**34,493**	**38,632**	**12.00**
Provisions (other than Tax)	5,264	5,748	9.20
Add: Share in profit of associates	495	542	*9.52*
Less: Minority Interest	920	1,008	*9.56*
Tax Expenses	7,602	8,305	9.24
Net Profit	**21,201**	**24,113**	**13.73**

Particulars	Quarter Ended	
	Q1FY26	Q1FY27
ROA (%)	1.15	1.15
ROE (%)	19.68	18.63
Earning Per Share (₹)	95.29	104.78
Expenses Ratio (%)	47.37	46.48
NIM (%)	2.99	2.97
Gross NPA Ratio (%)	1.84	1.48
Net NPA Ratio (%)	0.47	0.38

Balance sheet

₹ in Crores

Liabilities	SBI SOLO			SBI GROUP		
	Jun 25	Jun 26	YOY Growth (%)	Jun 25	Jun 26	YOY Growth (%)
Capital	892	923	3.43	892	923	3.43
Reserves and Surplus	4,69,302	5,65,908	20.58	5,19,583	6,21,017	19.52
Minority Interest				19,172	20,008	4.36
Deposits	54,73,254	60,05,805	9.73	55,34,314	60,73,777	9.75
Borrowings	5,37,749	7,68,854	42.98	5,86,170	8,20,334	39.95
Other Liabilities & Provisions	2,87,307	3,20,795	11.66	7,84,159	8,67,171	10.59
Total Liabilities	**67,68,505**	**76,62,285**	**13.20**	**74,44,291**	**84,03,229**	**12.88**

Assets	SBI SOLO			SBI GROUP		
	Jun 25	Jun 26	YOY Growth (%)	Jun 25	Jun 26	YOY Growth (%)
Cash & balances with RBI	2,62,777	2,11,851	-19.38	2,62,965	2,12,013	-19.38
Bal with Banks & Money at Call and Short Notice	1,09,635	1,19,044	8.58	1,27,216	1,37,493	8.08
Investments	16,83,494	18,03,426	7.12	22,29,737	24,00,495	7.66
Net Advances	41,96,205	49,92,004	18.96	42,87,300	50,95,829	18.86
Fixed Assets	51,555	54,968	6.62	53,794	57,327	6.57
Other Assets	4,64,839	4,80,992	3.48	4,83,279	5,00,073	3.47
Total Assets	**67,68,505**	**76,62,285**	**13.20**	**74,44,291**	**84,03,229**	**12.88**

Thank You