

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

The Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor, 'G' Block,  
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Mumbai – 400051

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2025-26/823

07.02.2026

Madam / Sir,

### Press Release on Financial Results for the quarter ended 31.12.2025

In compliance with the 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 nine months ended 31.12.2025.

Yours faithfully,



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

## Press Release

**Q3FY26 RESULTS****Highlights****Business**

- Business crossed ₹103 Trillion.
- Deposits & Advances crossed ₹57 Trillion & ₹46 Trillion respectively.
- SME Portfolio crossed ₹6 Trillion.

**Profitability**

- Highest ever quarterly Net Profit at **₹21,028 crores**, witnessing a growth of 24.49% YoY.
- **Operating Profit** for Q3FY26 up by 39.54% YoY to **₹32,862 crores**.
- Bank's **ROA** and **ROE** for the 9MFY26 stand at 1.16% and 20.68% respectively.
- Net Interest Income (**NII**) for Q3FY26 increased by 9.04% YoY.
- Whole Bank and Domestic **NIM** for the 9MFY26 stand at 2.95% and 3.08% respectively.
- Whole Bank **NIM** for Q3FY26 is at 2.99% and Domestic NIM is at 3.12%.

**Balance Sheet**

- **Whole Bank Advances** growth at 15.14% YoY with **Domestic Advances** growth at 15.44% YoY.
- **Foreign Offices' Advances** grew by 13.41% YoY.
- **Retail Advances** grew by 16.51% YoY, with double digit growth in all segments. **SME Advances** grew by 21.02% YoY followed by **Agri Advances** growth of 16.56% YoY and **Retail Personal Advances** growth of 14.95%.
- **Corporate Advances** registered YoY growth of 13.37%.
- **Whole Bank Deposits** grew by 9.02% YoY. **CASA Deposit** grew by 8.88% YoY. CASA ratio stands at 39.13% as on 31<sup>st</sup> December 25. **Retail Term Deposits** registered YoY growth of 14.54%.

**Asset Quality**

- **Gross NPA ratio** at 1.57% improved by 50 bps YoY.
- **Net NPA ratio** at 0.39% improved by 14 bps YoY.
- **Provision Coverage Ratio (PCR)** increased by 88 pbs YoY and stands at 75.54% while **PCR (incl. AUCA)** increased by 63 bps and stands at 92.37%.
- **Slippage Ratio** for 9MFY26 improved by 5 bps YoY and stands at 0.54%. **Slippage Ratio** for Q3FY26 stands at 0.40%.
- **Credit Cost** for Q3FY26 stands at 0.29%.

**Capital Adequacy**

- Capital Adequacy Ratio (**CAR**) as at the end of Q3FY26 stands at 14.04%.

**Alternate Channels**

- More than 68% of SB accounts opened digitally through YONO in Q3FY26.
- Share of Alternate Channels in total transactions increased from ~98.1% in 9MFY25 to ~98.6% in 9MFY26.

### Key Summary of Q3FY26 Results

₹ in Crores	Q3FY25	Q2FY26	Q3FY26	YoY %	QoQ %	9MFY25	9MFY26	YoY %
<b>Profit &amp; Loss</b>								
Interest Income	1,17,427	1,19,654	1,22,556	4.37	2.43	3,42,823	3,60,206	5.07
Interest Expenses	75,981	76,670	77,366	1.82	0.91	2,18,633	2,30,959	5.64
Net Interest Income	41,446	42,984	45,190	9.04	5.13	1,24,191	1,29,247	4.07
<i>NIM, % (Domestic)</i>	<i>3.15</i>	<i>3.09</i>	<i>3.12</i>	<i>-3 bps</i>	<i>3 bps</i>	<i>3.25</i>	<i>3.08</i>	<i>-17 bps</i>
Operating Profit	23,551	31,904	32,862	39.54	3.00	79,293	95,311	20.20
Loan loss provisions	2,305	4,132	3,216	39.51	-22.18	10,454	12,282	17.49
<b>Profit after tax</b>	<b>16,891</b>	<b>20,160</b>	<b>21,028</b>	<b>24.49</b>	<b>4.31</b>	<b>52,258</b>	<b>60,348</b>	<b>15.48</b>

₹ in Crores	Dec 24	Sep 25	Dec 25	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Gross advances</b>	<b>40,67,752</b>	<b>44,19,674</b>	<b>46,83,508</b>	<b>15.14</b>	<b>5.97</b>
<i>Domestic Corporate</i>	<i>11,76,303</i>	<i>12,39,346</i>	<i>13,33,564</i>	<i>13.37</i>	<i>7.60</i>
<i>Domestic Retail Personal</i>	<i>14,47,337</i>	<i>15,93,360</i>	<i>16,63,759</i>	<i>14.95</i>	<i>4.42</i>
<i>Of which: Home loans</i>	<i>7,92,827</i>	<i>8,80,422</i>	<i>9,08,971</i>	<i>14.65</i>	<i>3.24</i>
<b>Deposits</b>	<b>52,29,384</b>	<b>55,91,700</b>	<b>57,01,309</b>	<b>9.02</b>	<b>1.96</b>
<i>Domestic CASA</i>	<i>19,65,237</i>	<i>21,24,266</i>	<i>21,39,726</i>	<i>8.88</i>	<i>0.73</i>
<i>Domestic Term Deposits</i>	<i>30,48,623</i>	<i>32,36,366</i>	<i>33,28,126</i>	<i>9.17</i>	<i>2.84</i>
<i>CASA Ratio (%)</i>	<i>39.20</i>	<i>39.63</i>	<i>39.13</i>	<i>-7 bps</i>	<i>-50 bps</i>
GNPA	84,360	76,243	73,637	-12.71	-3.42
NNPA	21,378	18,460	18,012	-15.74	-2.43

Ratios (%)	Q3FY25	Q2FY26	Q3FY26	YoY, bps	QoQ, bps	9MFY25	9MFY26	YoY, bps
<b>Asset Quality</b>								
GNPA	2.07	1.73	1.57	-50	-16	2.07	1.57	-50
NNPA	0.53	0.42	0.39	-14	-3	0.53	0.39	-14
PCR (with AUCA)	91.74	92.29	92.37	63	8	91.74	92.37	63
PCR (without AUCA)	74.66	75.79	75.54	88	-25	74.66	75.54	88
Slippage Ratio	0.39	0.45	0.40	1	-5	0.59	0.54	-5
Credit Cost	0.24	0.39	0.29	5	-10	0.37	0.39	2
<b>Capital Ratios</b>								
CET-1 ratio	9.52	11.47	10.99	147	-48	9.52	10.99	147
Tier-1 ratio	10.85	12.67	12.07	122	-60	10.85	12.07	122
CAR	13.03	14.62	14.04	101	-58	13.03	14.04	101

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