



Quarterly Results Q3FY26

ANALYST PRESENTATION | 07.02.2026



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.

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Executive Summary

Key trends in Q3FY26

Net Profit

Highest ever Quarterly Net Profit of ₹ 21,028 crores with a YoY growth of 24.49%

Driven both by higher Net Interest Income & Non-Interest Income

Business

Total Business crossed ₹ 103 Trillion

Deposits cross ₹ 57.0 lakh crore; Advances at ₹ 46.8 lakh crore

Credit growth

Up 15.14% YoY; growth across business lines

SME Portfolio crossed ₹ 6 lakh crore; Domestic credit to deposit ratio at 72.98%

Liability franchise

Sustained domestic market share of over 22%, driven by reach, trust and digital

Current account balances up 10.32% YoY

Industry leading asset quality outcomes

Contained credit cost at 0.29% for the quarter, GNPA Ratio at 1.57%, NNPA Ratio at 0.39%

GNPA & NNPA Ratios at two decadal low; Slippage ratio at 0.40% for the quarter

Well provided for Stressed Book

PCR at 75.54%

Net NPA at ₹ 18,012 crores; additional provisions of ₹ 30,642 crores not included in PCR

Digital Banking

98.6% transactions through alternate channels

9.65 crore registered users on YONO, 68% of savings account opened through YONO in Q3FY26; New YONO launched

Performance Highlights

Key performance indicators



Profitability

Net Profit in Q3FY26 stands at **₹21,028 crores** with a YoY growth of 24.49%

Operating Profit stands at **₹32,862 crores** registering YoY growth of 39.54%

ROA at **1.16%** for 9MFY26

ROE at **20.68%** for 9MFY26

Whole Bank NIM at **2.99%** for Q3FY26

Domestic NIM at **3.12%** for Q3FY26



Business growth continues

Whole Bank advances registered YoY Growth of **15.14%** and portfolio crossed ₹46 trillion

Robust retail advances growth YoY, led by SME 21.02%, Agri 16.56% and Retail Per 14.95%

Whole Bank deposits cross **₹57 trillion**

10.32% YoY Growth in Current Account



Asset quality

Sustained outcomes

NPA Ratios at their more than two decadal lows

Gross NPA at **1.57%**

Net NPA at **0.39%**

Credit Cost for Q3FY26 at **0.29%**



Well provided Stressed Book

PCR at **75.54%**

PCR (incl. AUCA) at **92.37%**

Total non-NPA provisions (not included in PCR) at **₹30,642 crores** which are ~170% of Net NPAs at the end of Q3FY26



Digital Leadership

98.6% transactions through alternate channels

Digital leadership in Debit card spends, ATMs, value & no. of Mobile Banking transactions

YONO driving digital agenda of the Bank with **9.65 crore** registered customers

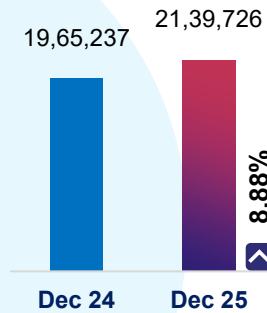
New **YONO** crossed **3 crore** registrations

Key indicators

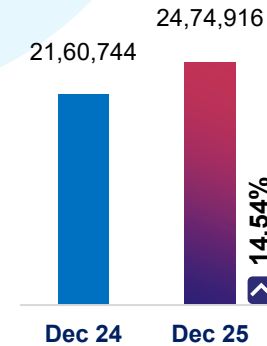
₹ in Crores

		Quarter Ended		YoY Growth
		Q3FY25	Q3FY26	
Profit & Loss (₹ in Crores)	Net Interest Income	41,446	45,190	9.04% 
	Net Interest Margin – Whole Bank (%)	3.01	2.99	-2 bps 
	Net Interest Margin – Domestic (%)	3.15	3.12	-3 bps 
	Operating Profit	23,551	32,862	39.54% 
	Net Profit	16,891	21,028	24.49% 
Key Ratios (in %)	Credit Cost	0.24	0.29	5 bps 
	Gross NPA	2.07	1.57	-50 bps 
	Net NPA	0.53	0.39	-14 bps 
	PCR (Incl. AUCA)	91.74	92.37	63 bps 
	PCR	74.66	75.54	88 bps 
	Capital Adequacy	13.03	14.04	101 bps 
Balance Sheet (₹ in Crores)	Gross Advances	40,67,752	46,83,508	15.14% 
	Total Deposits	52,29,384	57,01,309	9.02% 

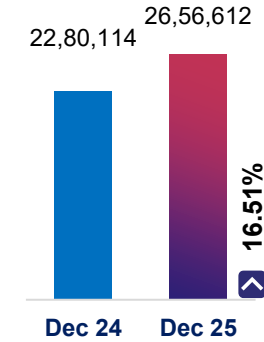
CASA



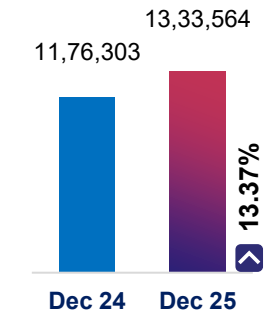
Retail Term Deposits



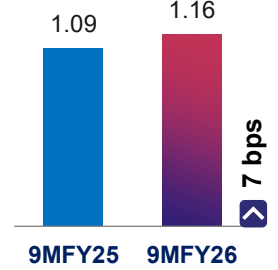
RAM Advances



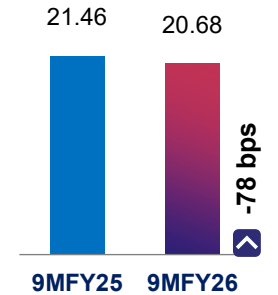
Corporate Advances



Return on Assets (%)



Return on Equity (%)

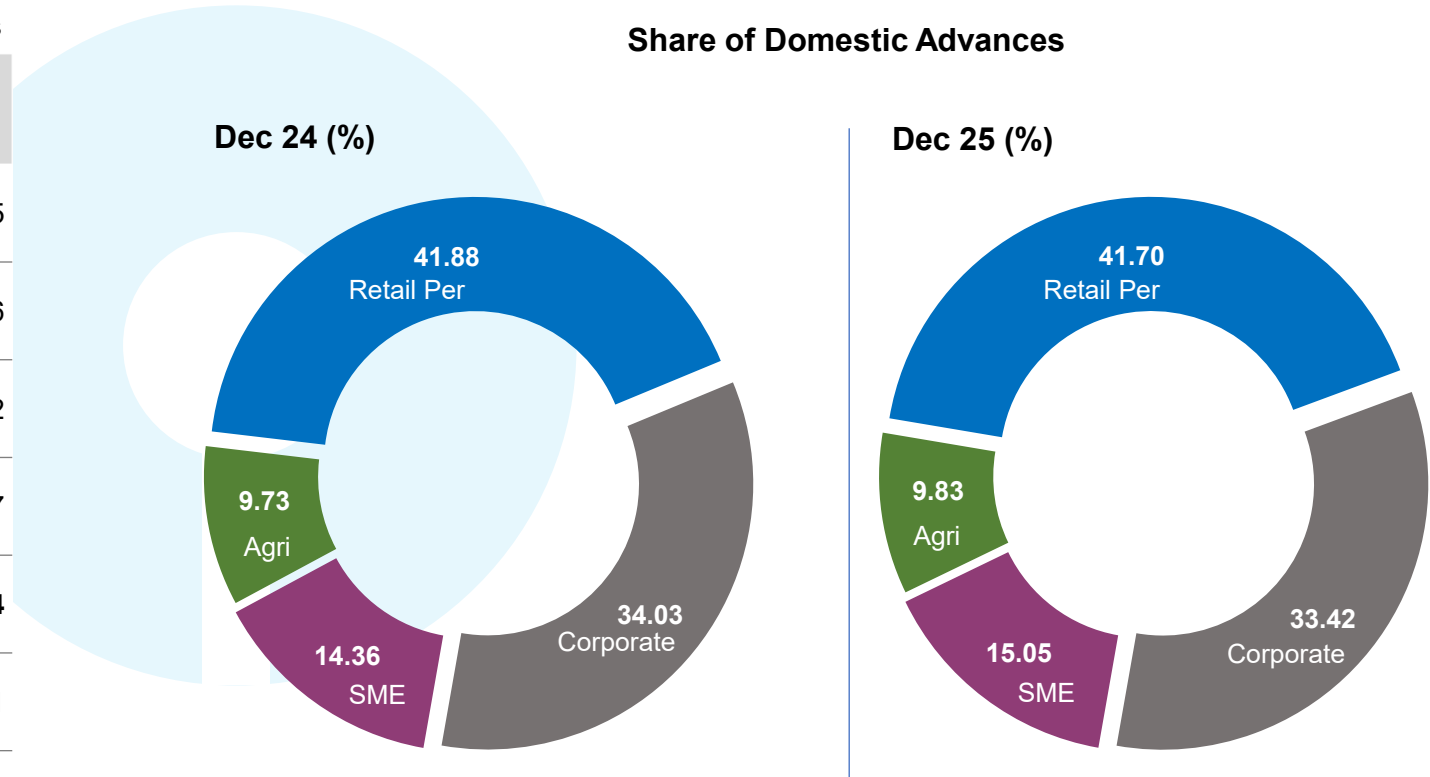


Credit growth

₹ in Crores

Segment	Dec 2024	Dec 2025	YoY Growth (%)
Retail Personal	14,47,337	16,63,759	14.95
Agri	3,36,418	3,92,139	16.56
SME	4,96,359	6,00,714	21.02
Corporate	11,76,303	13,33,564	13.37
Domestic Advances	34,56,418	39,90,176	15.44
Foreign Offices Advances	6,11,334	6,93,332	13.41
Total Whole Bank Advances	40,67,752	46,83,508	15.14

Share of Domestic Advances



Credit growth - Retail Personal Banking

Leadership across
all segments

Retail Personal Portfolio of

~₹16.6 lakh crore

3 - year CAGR at

~14%

Dec 25

~41.7% of Dom. Adv.

		O/S, ₹ in crores	YoY Growth, %	GNPA, %
	Home Loans	9,08,971	14.65	0.63
	Auto Loans	1,37,047	10.11	0.42
	Xpress Credit	3,65,378	5.95	1.09
	Personal Gold Loans	85,909	96.39	0.05
	Other P Seg Loans	1,66,454	17.69	0.59

As per latest available ASCB data, Bank's market share in Home loans is 27.9% & in Auto loans is 19.2%

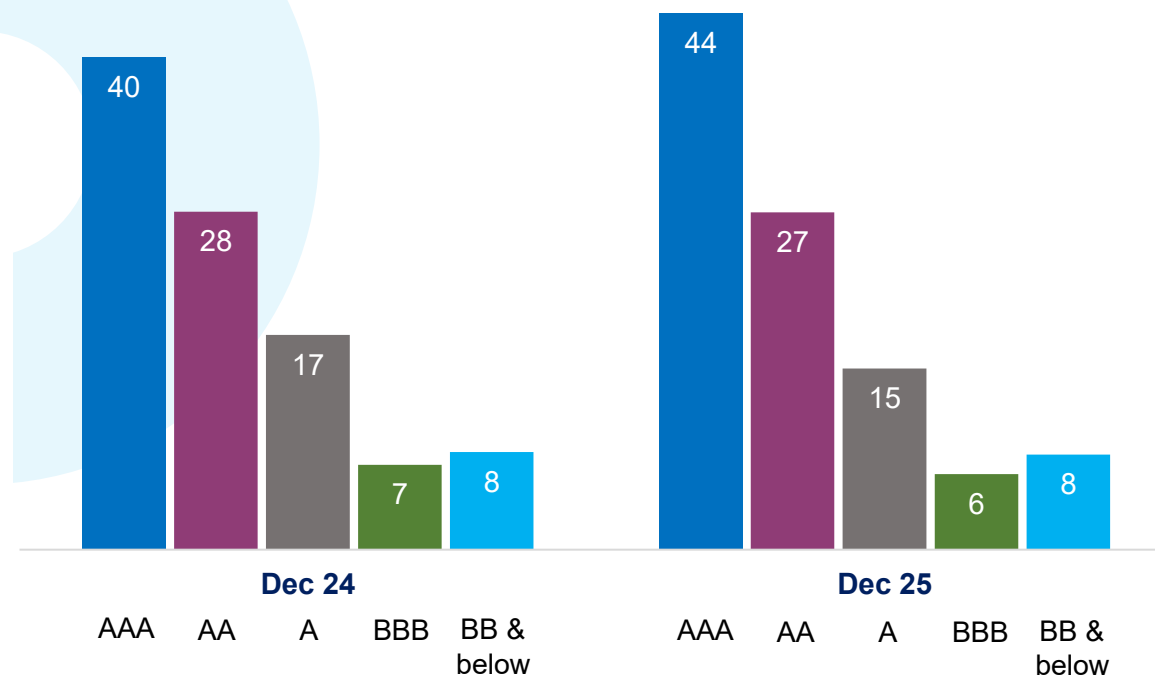
Credit growth - Diversified Loan Portfolio

Industry mix (₹ in Crores)

Outstanding as on 31 st Dec 25	Fund Based O/S		
Sectors	Amount	% Share	YOY Gr %
Infrastructure	3,93,202	9.85	0.92
of which: Power	2,29,473	5.75	12.62
Telecommunication	23,913	0.60	-14.19
Roads & Ports	97,713	2.45	-10.18
Other Infrastructure	42,102	1.06	-14.46
Services	5,83,059	14.61	20.74
Iron & Steel	70,568	1.77	2.50
Aviation & Airports	23,610	0.59	-1.72
Tourism & Hotels	10,058	0.25	-1.48
Textiles	41,346	1.04	6.25
Petroleum & Petrochemicals	80,567	2.02	51.13
Engineering	47,781	1.20	38.68
Comm. Real Estate	69,672	1.75	8.72
Other Industries	6,14,416	15.40	21.36
Home Loans	9,08,971	22.78	14.65
Auto Loans	1,37,047	3.43	10.11
Other Retail Loans	6,17,741	15.48	16.54
Agriculture	3,92,139	9.83	16.56
Total Domestic Advances	39,90,176	100.00	15.44

Corporate Rating mix (%)

High quality asset book

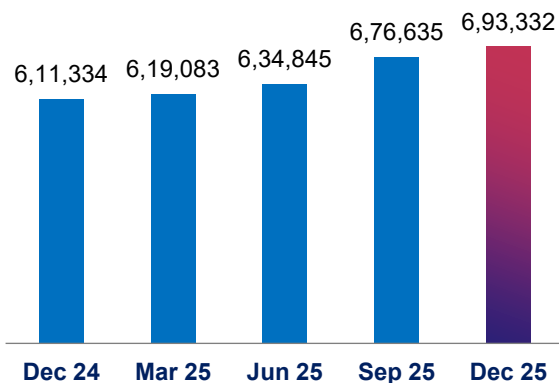


~39% share to PSUs / Govt. Depts. as on Dec 25

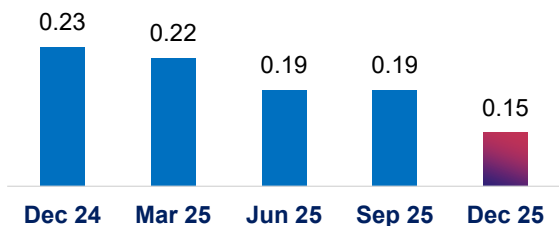
Credit growth – International Banking

Gross Advances: 13.41% YoY growth

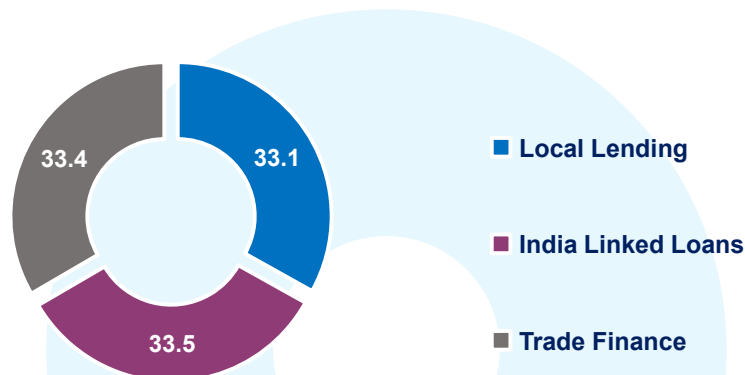
₹ in Crores



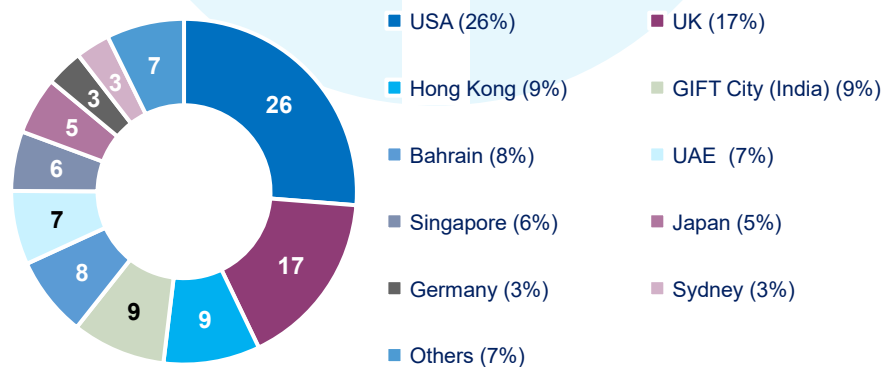
Asset Quality: NPAs Contained GNPA (%)



Break up of Loan Portfolio (%)



Loan Portfolio across Geographies (%)



Highlights:

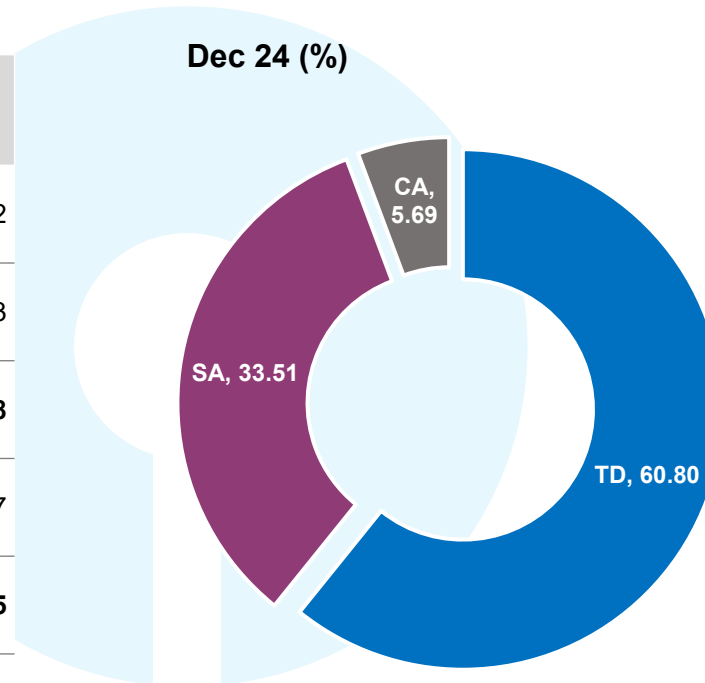
- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 13.41% on YoY basis (in Dollar terms YoY growth of 8.04%). External Commercial Borrowings, Local Credit and Trade Finance business are major drivers of customer credit.
- Growth in customer credit is majorly contributed by US Ops, GIFT City, Middle East and East Asia region branches.
- Gross NPA ratio is down by 8 bps on YoY basis and showing declining trend, underlining high quality of assets booked.

Deposit growth

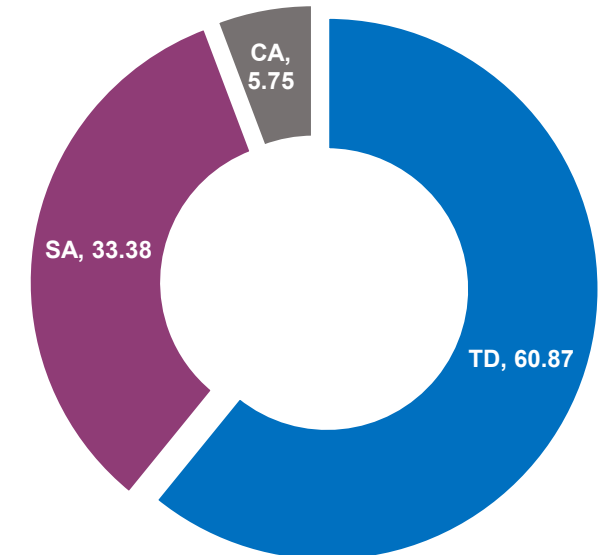
₹ in Crores

Particulars	Dec 2024	Dec 2025	YoY Growth (%)
Current Account Deposits (CA)	2,85,013	3,14,434	10.32
Saving Bank Deposits (SA)	16,80,224	18,25,292	8.63
CASA Deposits	19,65,237	21,39,726	8.88
Term Deposits (TD)	30,48,623	33,28,126	9.17
Domestic Deposits	50,13,860	54,67,852	9.05
Foreign Offices Deposits	2,15,524	2,33,457	8.32
Total Deposits	52,29,384	57,01,309	9.02

Share of Domestic Deposits

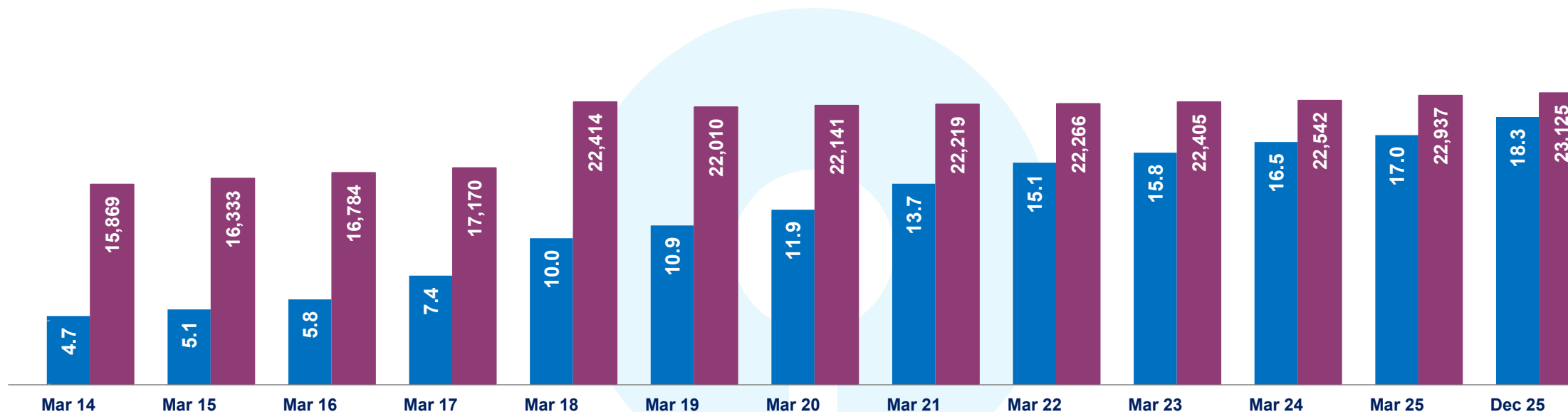
CASA: **39.20**

Dec 25 (%)

CASA: **39.13**

Unmatched Liability Franchise – Key value driver of the Bank

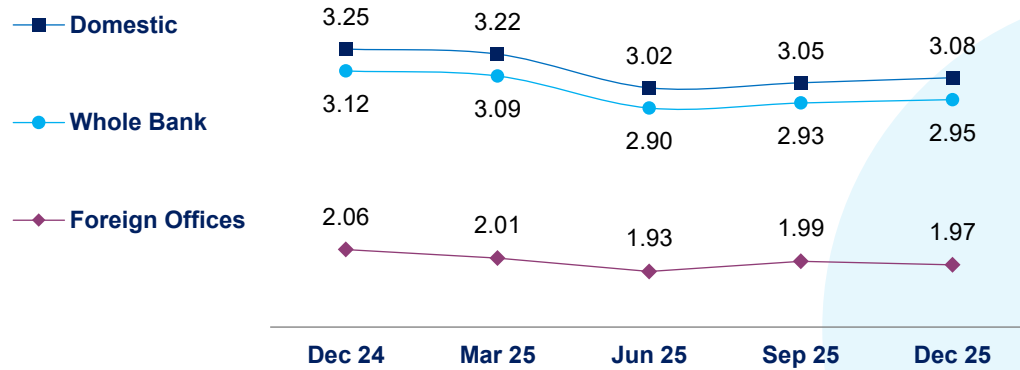
■ Savings Account Balance (₹ Trillion) ■ Number of Branches



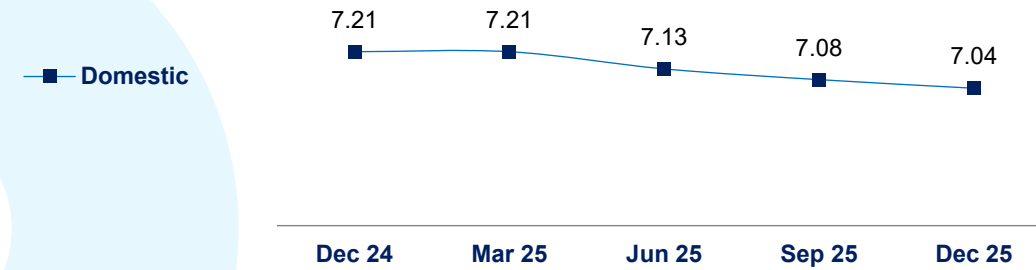
- Short term cyclical factors notwithstanding, SA remains strong for the Bank; 5 year CAGR: 6.4%, 10 year CAGR: 12.4%
- Outstanding balance in Saving Accounts is almost three times of the next largest Bank
- Number of SA accounts opened daily: ~60,600 in Q3FY26
- Strengthening liability franchise and CASA mobilisation remains the strategic focus of the Bank

Net interest income (Cumulative)

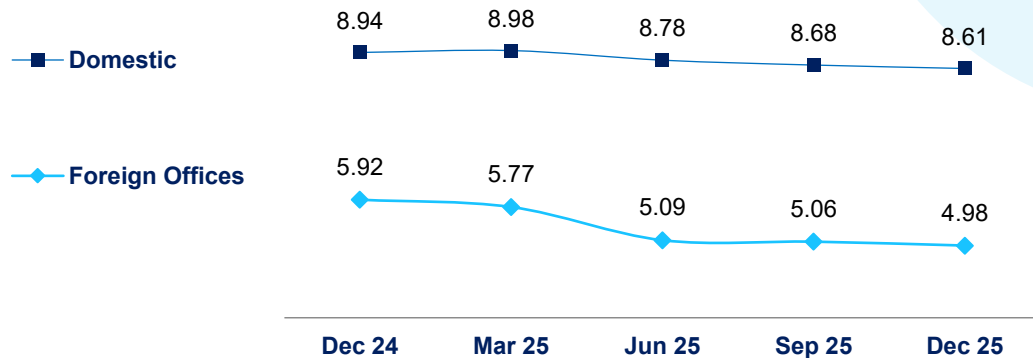
Net Interest Margins (%)



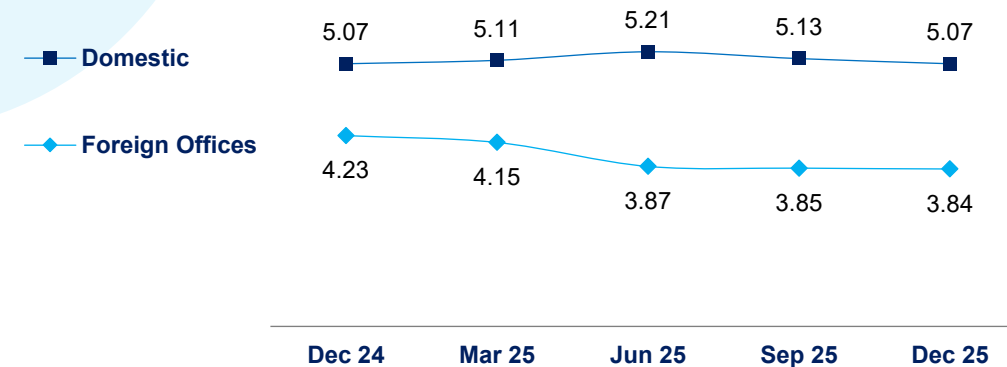
Yield on Investments (%)



Yield on Advances (%)



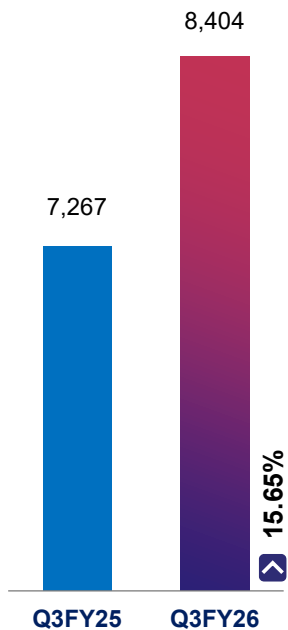
Cost of Deposits (%)



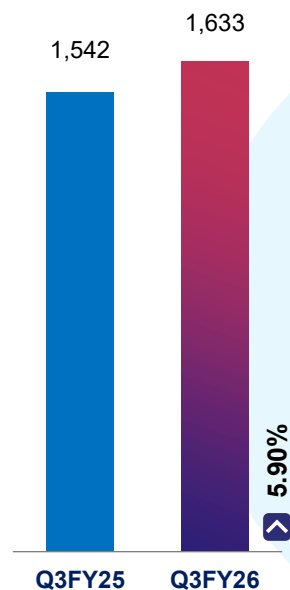
Non-interest income

₹ in Crores

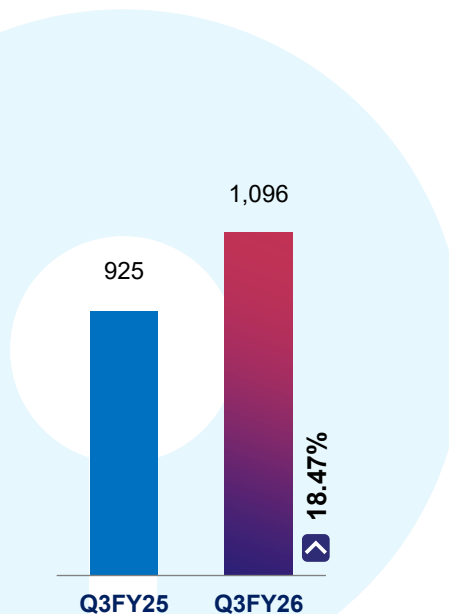
Fee Income



Loan Processing Charges



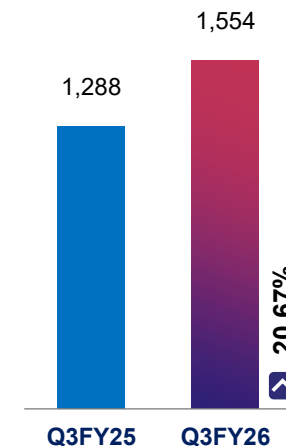
Commission on Government Business



Commission on LC / BG



CVE Income



Fee Income grew by

15.65% YoY in Q3FY26Profit on Sale / Revaluation of
Investments grew by**174.73%** YoY in Q3FY26

Recovery from AUCA accounts at

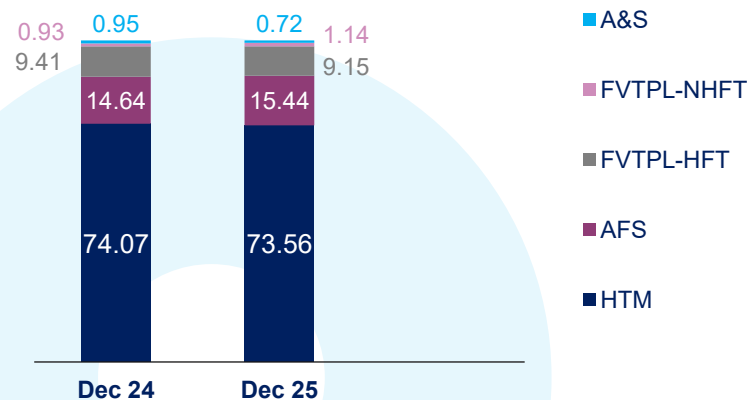
₹2,604 crores in Q3FY26

Treasury Operations

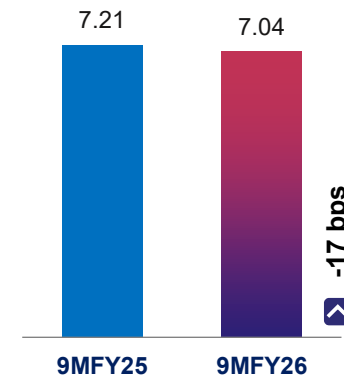
₹ in Crores

Total Investments Book	Dec 24	Dec 25
Domestic Investments	17,37,859	16,61,645
- of which SLR	14,38,050	13,85,639
Foreign Offices Investments	75,187	79,878
Total Investments Book	18,13,046	17,41,523

Break up of Domestic Investments (%)

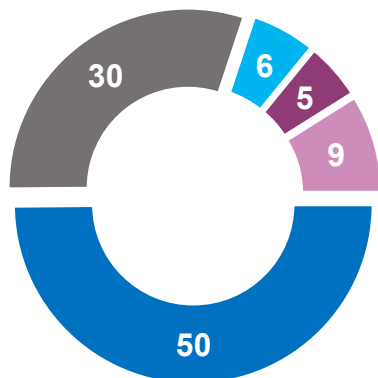


Yield on Investments (%)



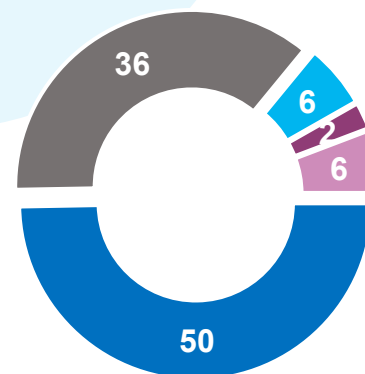
AFS Book (%)

Dec 2024



Modified Duration
2.34

Dec 2025



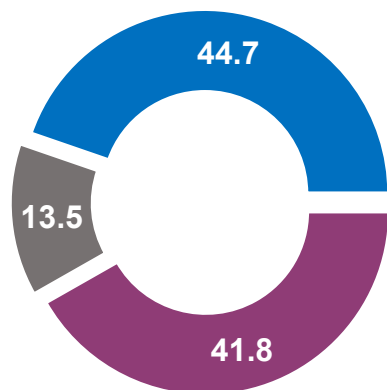
Modified Duration
2.52

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

Operating expenses

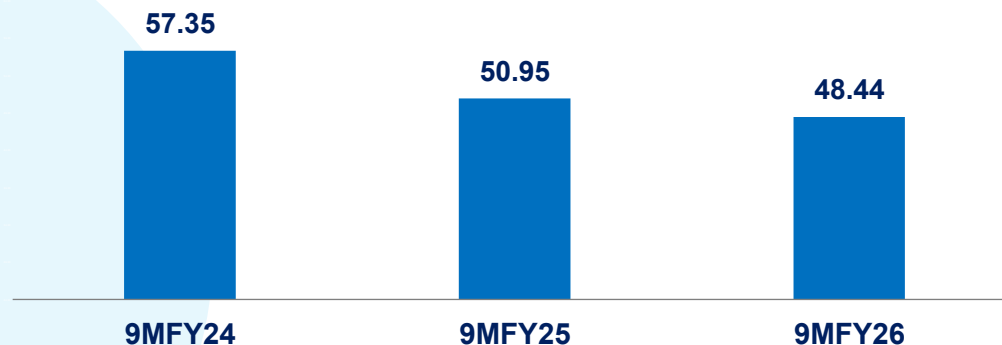
Focus continues on improving income streams with control on costs

9MFY26

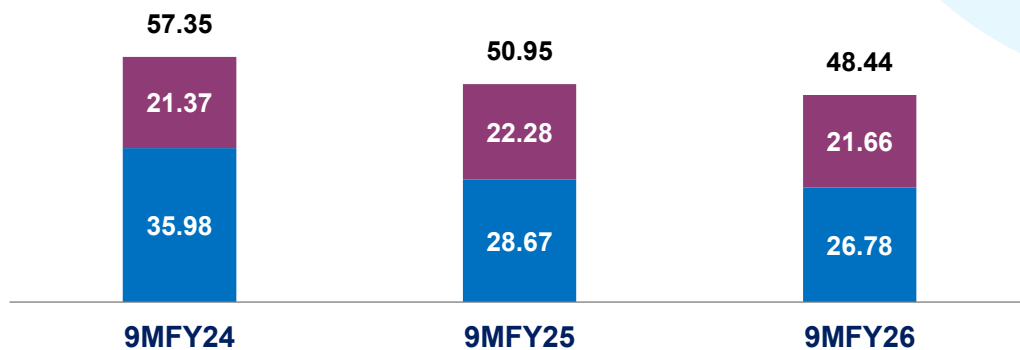


- Salary
- Retirement benefits & other provisions
- Overheads

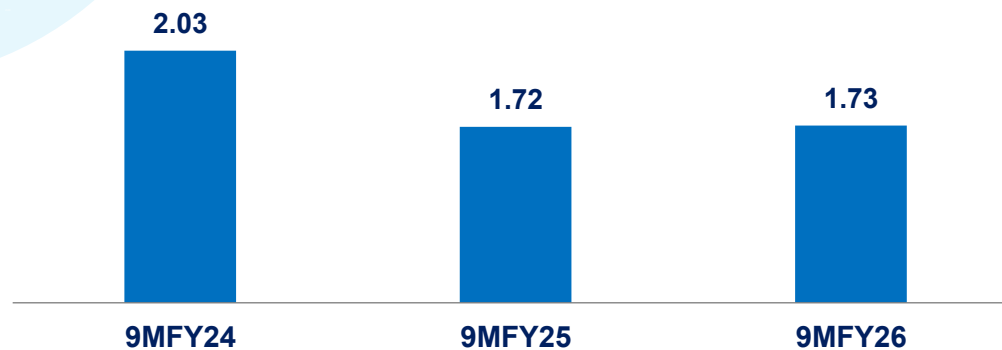
Cost to Income Ratio (%)



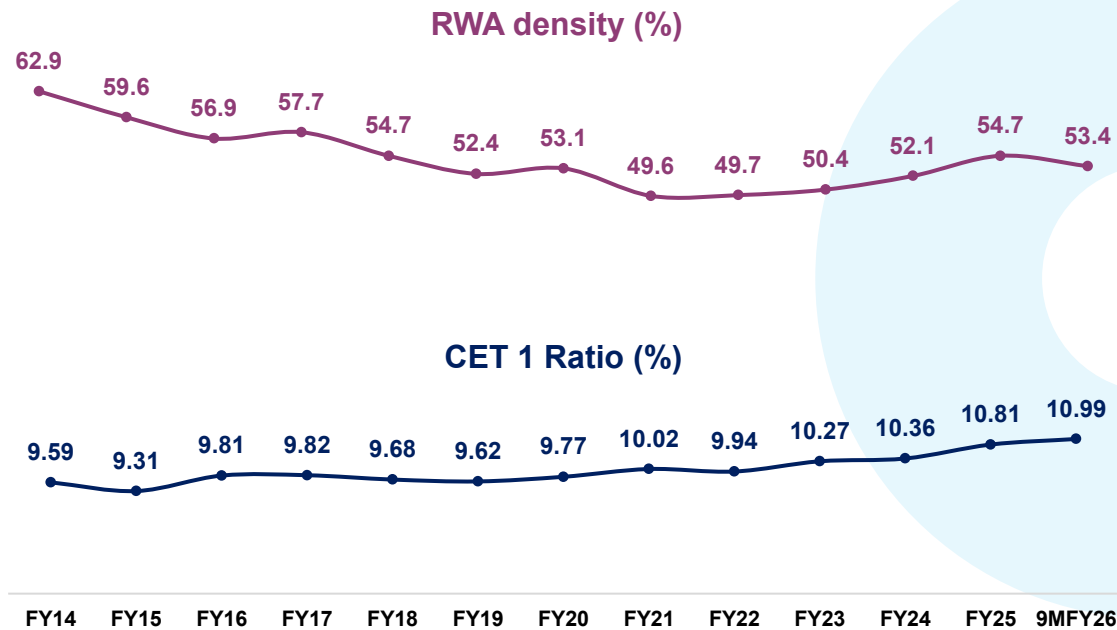
■ Staff Expenses to Operating Income (%) ■ Overheads to Operating Income (%)



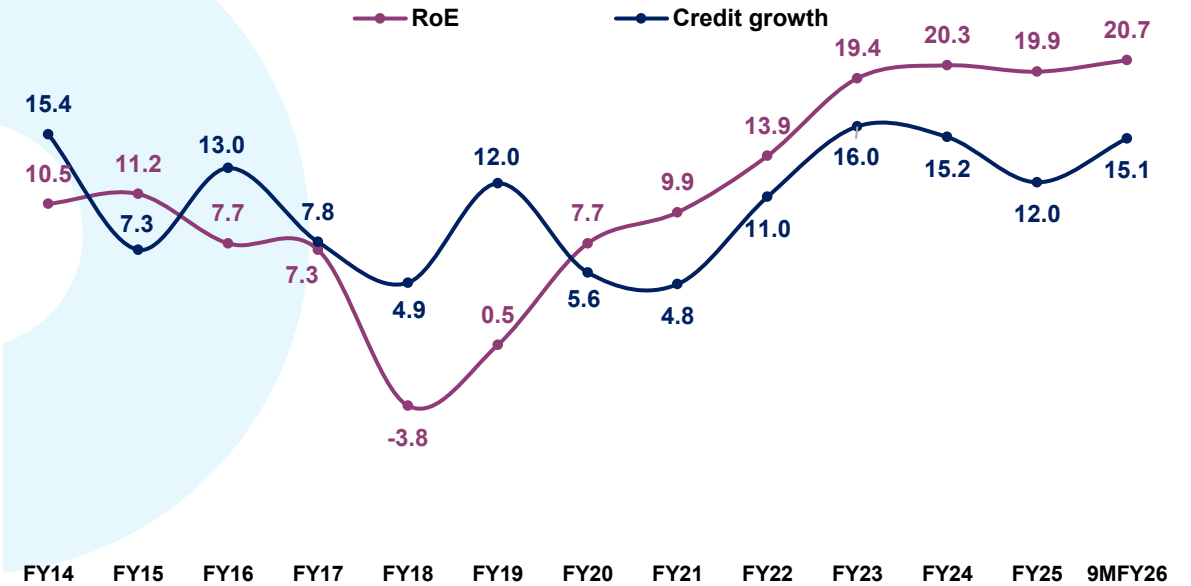
Cost to Average Assets (%)



Capital – assessment based on credit growth and RoE trends



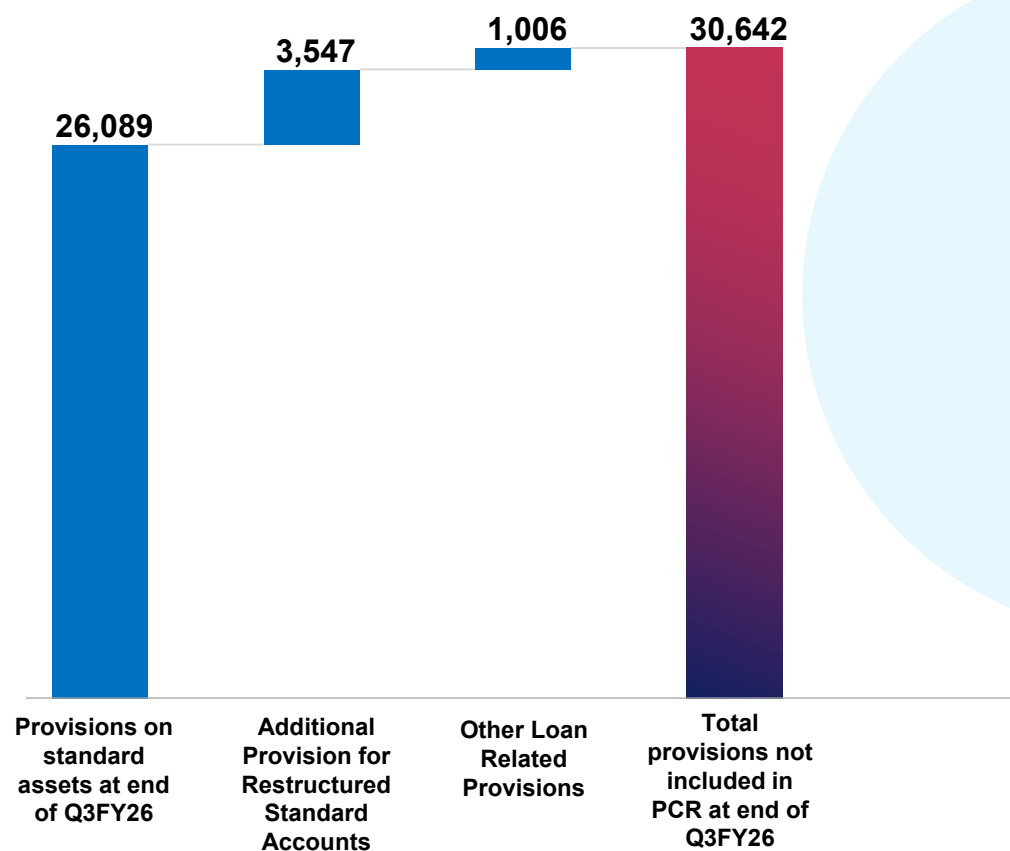
Credit Growth & RoE (%)



Provisions

Available Buffer

₹ in Crores



Credit cost at

0.29%

for Q3FY26

PCR at

75.54%

legacy book well provided

Non NPA provisions at

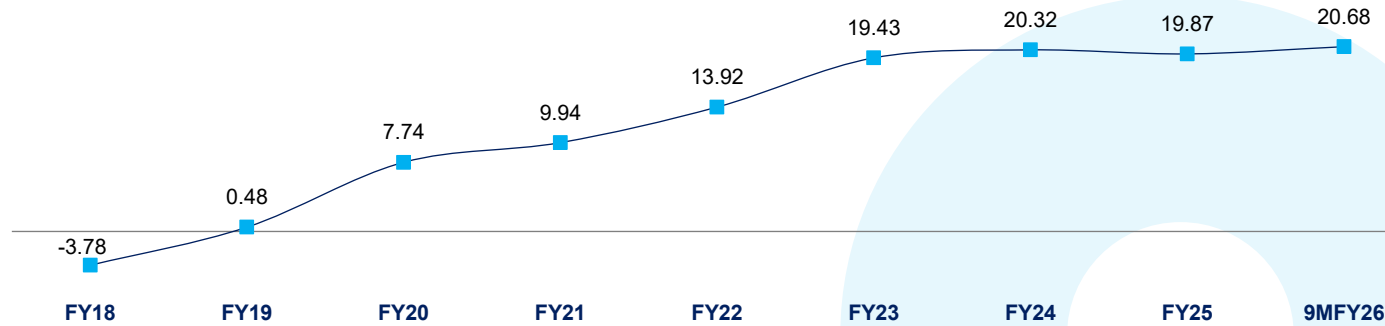
₹ 30,642 crores

~170%

of Net NPA at end of Q3FY26

Sustainable RoE / RoA – a perspective

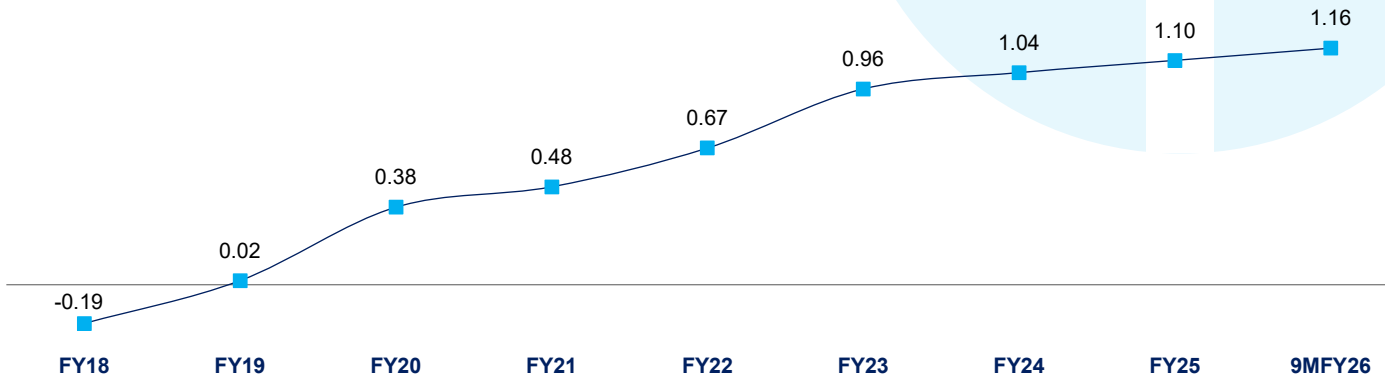
ROE (in %)



Upward trend in ROE

Improvement in ROE from FY19 onwards

ROA (in %)



Upward trend in ROA

Continuous improvement in ROA from FY19 onwards

Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Interest Income	1,17,427	1,19,654	1,22,556	3,42,823	3,60,206	2.43	4.37	5.07
Interest Expenses	75,981	76,670	77,366	2,18,633	2,30,959	0.91	1.82	5.64
Net Interest Income	41,446	42,984	45,190	1,24,191	1,29,247	5.13	9.04	4.07
Non Interest Income*	11,041	19,919	18,359	37,473	55,623	-7.83	66.28	48.43
Operating Income	52,486	62,903	63,549	1,61,664	1,84,870	1.03	21.08	14.35
Operating Expenses	28,935	30,999	30,687	82,371	89,559	-1.01	6.05	8.73
Operating Profit	23,551	31,904	32,862	79,293	95,311	3.00	39.54	20.20
Total Provisions	6,659	11,744	11,834	27,035	34,963	0.76	77.71	29.32
Net Profit	16,891	20,160	21,028	52,258	60,348	4.31	24.49	15.48
NIM (Whole Bank) (%)	3.01	2.97	2.99	3.12	2.95	2 bps	-2 bps	-17 bps
NIM (Domestic) (%)	3.15	3.09	3.12	3.25	3.08	3 bps	-3 bps	-17 bps
Cost to Income Ratio (%)	55.13	49.28	48.29	50.95	48.44	-99 bps	-684 bps	-251 bps
Cost to Assets (%)	1.79	1.80	1.73	1.72	1.73	-7 bps	-6 bps	1 bp

* Includes one-time profit of ₹4,593 crores on account of stake sale in Yes Bank in Q2FY26

Total income

Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Interest on Loans	83,627	86,183	89,014	2,44,917	2,60,634	3.29	6.44	6.42
Interest on Resources	30,530	29,972	29,707	88,862	89,276	-0.88	-2.70	0.47
Other Interest Income	3,270	3,500	3,835	9,044	10,295	9.57	17.29	13.84
Total Interest Income	1,17,427	1,19,654	1,22,556	3,42,823	3,60,206	2.43	4.37	5.07
Fee Income	7,267	8,573	8,404	21,023	24,655	-1.97	15.65	17.28
Profit / Loss on Sale / Revaluation of Investments	1,194	7,470	3,279	8,424	17,075	-56.10	174.73	102.70
Forex / Derivatives Income	48	979	1,521	1,520	4,131	55.33	3,074.30	171.82
Misc. Income	2,532	2,897	5,154	6,507	9,762	77.94	103.56	50.02
Total Non Interest Income	11,041	19,919	18,359	37,473	55,623	-7.83	66.28	48.43
Total Income	1,28,467	1,39,573	1,40,915	3,80,296	4,15,829	0.96	9.69	9.34

Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Loan Processing Charges	1,542	1,712	1,633	4,061	4,670	-4.60	5.90	14.99
Commission on Govt. Business	925	1,133	1,096	2,877	3,279	-3.27	18.47	13.97
Commission on LC/BG	965	854	929	2,502	2,671	8.80	-3.67	6.75
CVE Income	1,288	1,256	1,554	3,261	3,821	23.72	20.67	17.15
Remittance, Collection, etc.	1,619	2,060	1,825	4,666	5,386	-11.41	12.69	15.44
Misc. Fee Income	928	1,559	1,367	3,656	4,828	-12.30	47.28	32.08
Fee Income	7,267	8,573	8,404	21,023	24,655	-1.97	15.65	17.28

Total expenses

Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Interest on Deposits	66,241	68,946	69,054	1,89,782	2,07,035	0.16	4.25	9.09
Interest on Borrowings	6,358	4,286	5,025	19,398	13,788	17.24	-20.97	-28.92
Other Interest Paid	3,382	3,438	3,287	9,453	10,136	-4.38	-2.80	7.22
Total Interest Expenses	75,981	76,670	77,366	2,18,633	2,30,959	0.91	1.82	5.64
Salary	11,891	12,060	12,882	34,709	37,412	6.81	8.33	7.79
Provisions for Employees	4,183	4,546	3,121	11,638	12,097	-31.33	-25.38	3.94
Staff Expenses	16,074	16,606	16,003	46,347	49,509	-3.63	-0.44	6.82
Overheads	12,862	14,393	14,683	36,024	40,050	2.02	14.16	11.18
<i>of which: Business Acquisition & Development Expenses</i>	<i>1,715</i>	<i>1,244</i>	<i>1,454</i>	<i>4,267</i>	<i>3,670</i>	<i>16.86</i>	<i>-15.21</i>	<i>-13.99</i>
Operating Expenses	28,935	30,999	30,687	82,371	89,559	-1.01	6.05	8.73
Total Expenses	1,04,917	1,07,669	1,08,052	3,01,003	3,20,518	0.36	2.99	6.48

Overheads

Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Rent, Taxes & Lighting	1,584	1,663	1,645	4,478	4,697	-1.11	3.84	4.88
Depreciation	893	1,078	1,054	2,600	3,091	-2.17	18.07	18.88
Printing & Stationery	226	262	249	607	730	-4.93	10.29	20.32
Postage & Telecommunications	178	248	207	540	595	-16.32	16.41	10.19
Repairs & Maintenance to Bank's Property	336	352	336	896	978	-4.47	-0.04	9.05
Travelling & Halting	477	490	500	1,234	1,376	2.22	4.84	11.54
Deposit & General Insurance	2,076	2,743	2,981	6,211	7,799	8.68	43.59	25.57
Business Acquisition & Development Expenses	1,715	1,244	1,454	4,267	3,670	16.86	-15.21	-13.99
ATM / CDM / Debit Card / Other Tech Expenses	2,757	2,926	3,004	7,500	8,211	2.66	8.96	9.47
Misc. Expenses	2,619	3,386	3,252	7,690	8,904	-3.98	24.17	15.78
Overheads	12,862	14,393	14,683	36,024	40,050	2.02	14.16	11.18

Provisions & profit

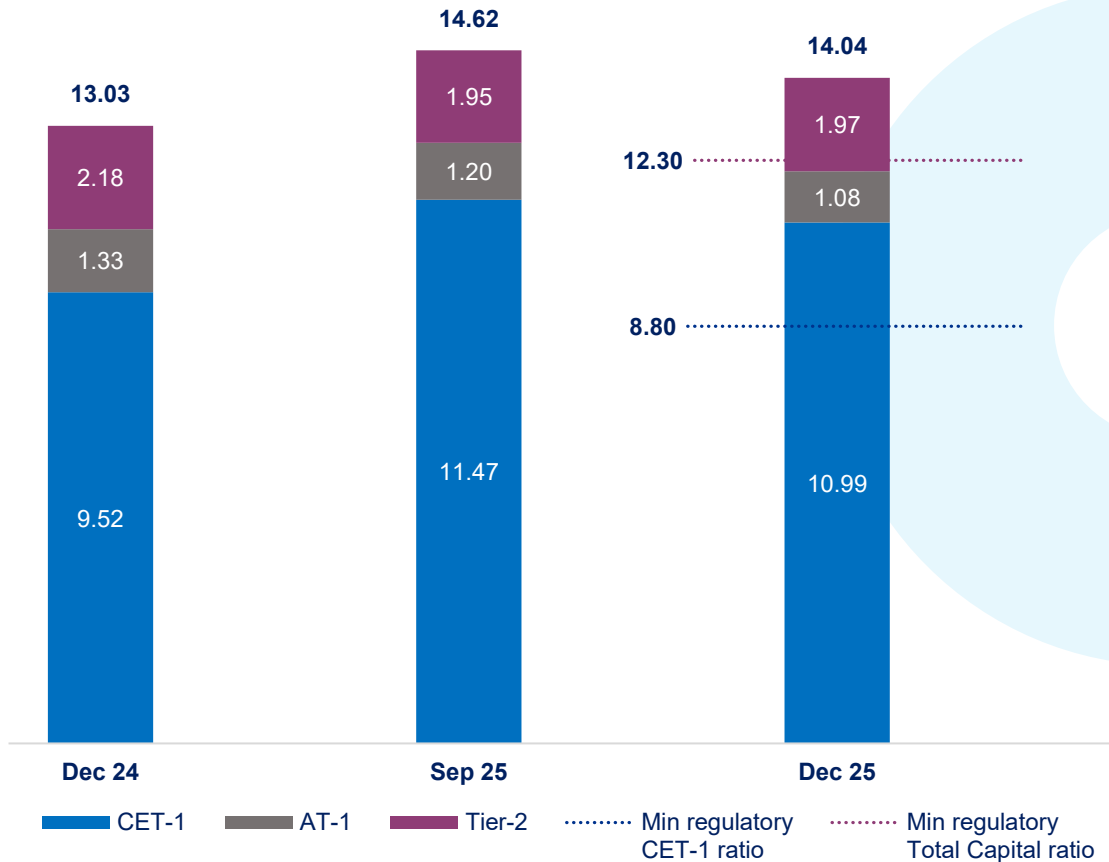
Particulars (₹ in Crores)	Quarter Ended			Nine Months Ended		Growth (%)		
	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26	Q3FY26 over Q2FY26	Q3FY26 over Q3FY25	9MFY26 over 9MFY25
Operating Profit	23,551	31,904	32,862	79,293	95,311	3.00	39.54	20.20
Loan Loss	2,305	4,132	3,216	10,454	12,282	-22.18	39.51	17.49
Standard Assets	-499	1,198	739	-97	1,619	-38.31		
Investment Depreciation	1	-39	-36	73	-124			
Other Provisions	-896	109	588	-1,564	889	440.45		
Income Tax	5,748	6,344	7,327	18,169	20,297	15.49	27.47	11.71
Total Provisions	6,659	11,744	11,834	27,035	34,963	0.76	77.71	29.32
Net Profit	16,891	20,160	21,028	52,258	60,348	4.31	24.49	15.48

Ratios (Annualized)	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26
ROA (%)	1.04	1.17	1.19	1.09	1.16
ROE (%)				21.46	20.68
Earning Per Share (₹)	75.09	87.28	90.38	77.72	87.95

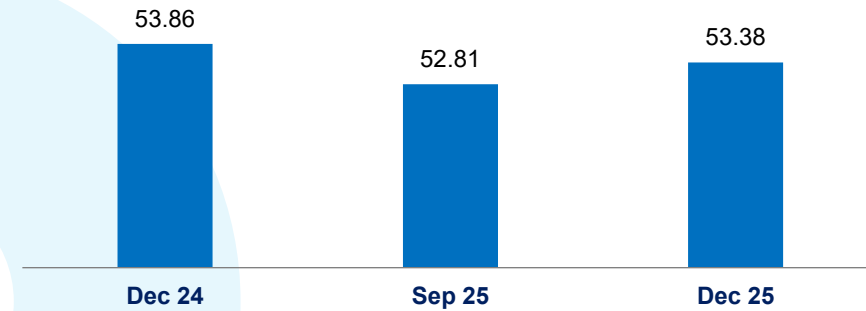
Capital Adequacy

Well-capitalized bank with adequate liquidity

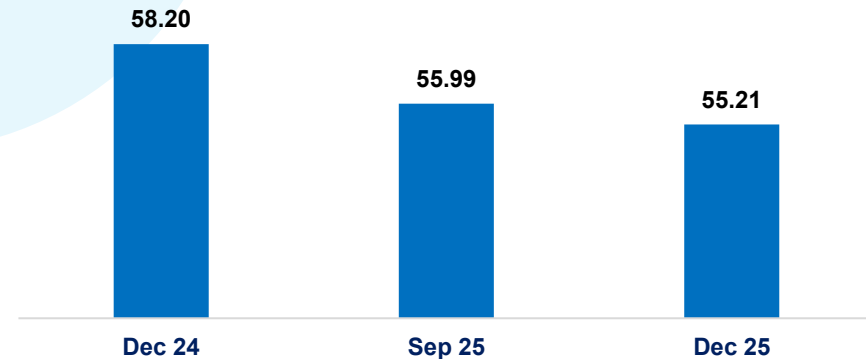
Capital Ratios (%)



RWA to Total Assets (%)



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



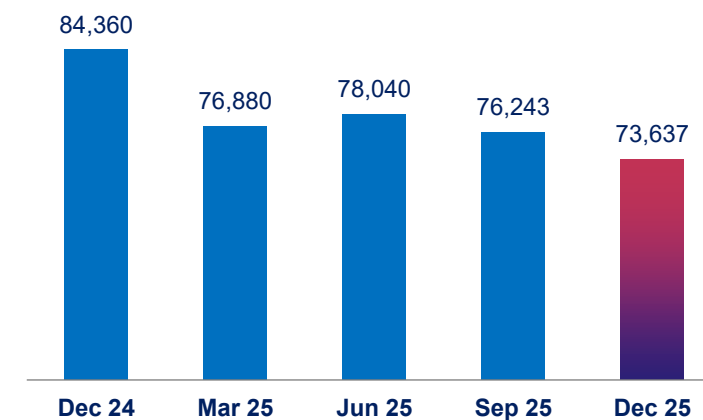
Including Profits of 9MFY26, total CRAR stands at 15.62% and CET-1 at 12.57%

Asset Quality

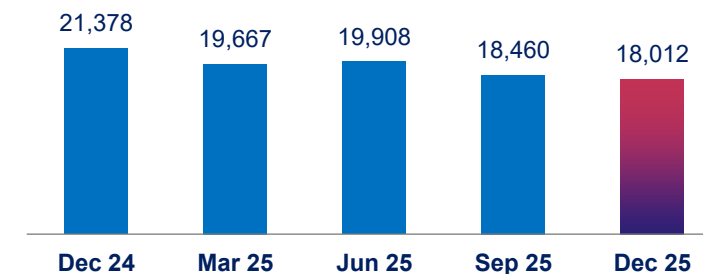
Asset quality (1/3)

Cumulative for the Period (%)	Dec 24	Mar 25	Jun 25	Sep 25	Dec 25
Gross NPA Ratio	2.07	1.82	1.83	1.73	1.57
Net NPA Ratio	0.53	0.47	0.47	0.42	0.39
PCR (Incl. AUCA)	91.74	92.08	91.71	92.29	92.37
PCR	74.66	74.42	74.49	75.79	75.54
Corporate PCR (Excl. AUCA)	97.24	97.75	98.67	98.68	99.37
Slippage Ratio	0.59	0.55	0.75	0.60	0.54
Credit cost	0.37	0.38	0.47	0.43	0.39

Gross NPA (₹ in Crores)



Net NPA (₹ in Crores)



Asset quality (2/3)

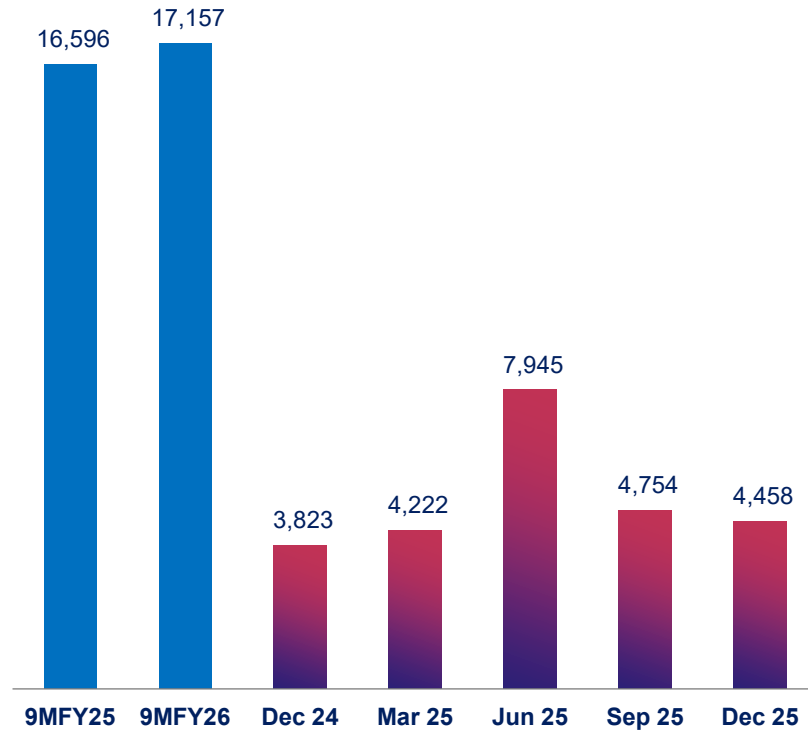
₹ in Crores

Movement of NPAs:	Q3FY25	Q4FY25	FY25	Q1FY26	Q2FY26	Q3FY26
Opening Level of Gross NPAs	83,369	84,360	84,276	76,880	78,040	76,243
Total Reductions	3,155	11,799	29,520	7,239	6,794	7,466
of which : Recovery + Upgradation	1,206	1,739	9,211	3,253	2,279	2,371
Gross Addition	4,146	4,319	22,124	8,398	4,998	4,860
of which : Increase in O/s	324	98	1,306	453	244	402
: Fresh Slippages	3,823	4,222	20,818	7,945	4,754	4,458
Net Increase	991	-7,480	-7,396	1,159	-1,797	-2,606
Closing Level of Gross NPAs	84,360	76,880	76,880	78,040	76,243	73,637

Segmental NPAs:	Dec 24		Sep 25		Dec 25	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	59,069	2.59	59,834	2.39	59,318	2.23
Agri.	30,488	9.06	30,191	8.20	29,975	7.64
Per Segment	11,376	0.79	11,699	0.73	11,266	0.68
SME	17,205	3.47	17,944	3.31	18,077	3.01
Corporate	23,869	2.03	15,144	1.22	13,256	0.99
International	1,422	0.23	1,265	0.19	1,063	0.15
Total	84,360	2.07	76,243	1.73	73,637	1.57

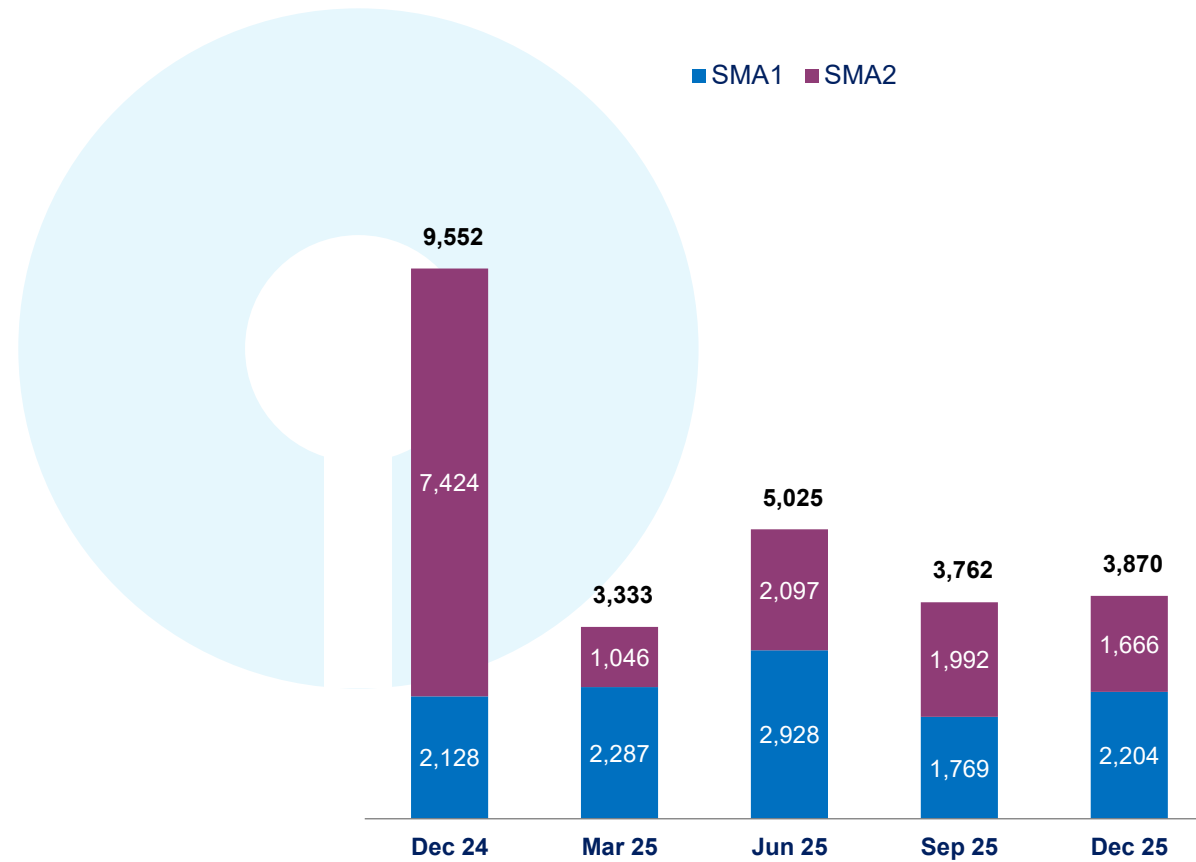
Asset quality (3/3)

Slippages ₹ in Crores



SMA 1 & SMA 2 ₹ in Crores

Accounts with exposure above ₹ 5 crores: CRILC data



Digital Journey

Accelerating digital agenda (1/6)

Digital Leadership across channels

Market share across channels

(as per latest available data)

24.30%

Debit card spends

30.36%

ATMs

26.94%

Mobile Banking

No. of Transactions

22.43%

Mobile Banking

Transaction value

With varied payment modes

UPI

1,562 cr

Remit transactions
(Numbers during Q3FY26)

23.03 cr

Unique SBI UPI users
based on account nos.
(Cumulative till Dec 25)

24.78%

Market share in
remittances

Debit
cards

25.03 cr

Debit Cards
(Numbers as on 31st
Dec 25)

~10 cr

Debit Card spend
transactions
(Numbers during Q3FY26)

~₹29 K Cr

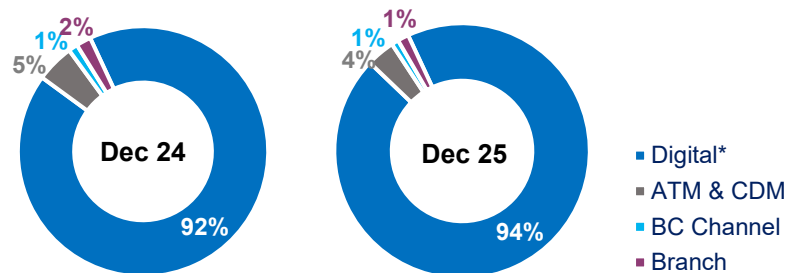
Debit Card spend
(Amount during Q3FY26)

ATM

~1 cr

ATM transactions
per day

Increasing digital adoption(%)



98.6%

Share of Alternate
Channels

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

Accelerating digital agenda (2/6)

Digital Presence across channels

Customer touch points

Mobile banking (Retail)

YONO
(Registered
Users)

8.5 Cr



9.6 Cr

**YONO
Lite**
(Registered
Users)

2.6 Cr



2.7 Cr

**Unique
SBI UPI**
(Users)

19.2 Cr



23.0 Cr

Dec 24

Dec 25

INB Customer (Retail)

13.5 Cr



14.8 Cr

Dec 24

Dec 25

No. of BC Outlets

78.0 K



79.6 K

Dec 24

Dec 25

Number of ATMs

64.5 K



63.0 K

Dec 24

Dec 25

Payment acceptance touch points

58.2L

BHIM SBI Pay QR Codes

17.5L

SBI POS

10.7L

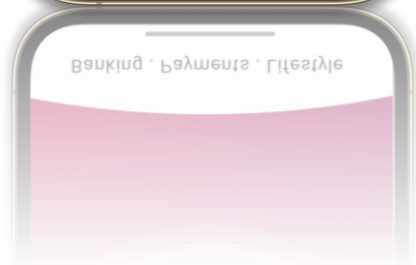
BHIM-Aadhar-SBI

10.4L

Bharat QR

Accelerating digital agenda (3/6)

YONO: Driving digital agenda of the Bank



87.7 L

YONO Registration

54.9 L

Whatsapp Banking
Registration



2.2 L

Digital Loans
Disbursed



2.2 L

PPF Accounts
Opened

(YTD Dec 25)

(Numbers)



Digital Banking

Create seamless omni-
channel customer
experience

(Numbers)

27.97 L

SB accounts opened

75.75 L

YONO Cash

1.02 cr

YONO Quick Pay

0.91 L

PPF Accounts opened

(Q3FY26)



CVE

Provide one-stop shop for all
financial needs

(Numbers/Amount*)

22.75 L

Personal Accident Insurance

0.46 L

New Business LI policies sold

2.06 L

Approved Credit Cards

₹ 3,180 cr

Mutual Funds Gross Sales*



e2e Digital Loans

(Disbursement Amt.)

Quick Personal Loans on
the go!

(Amount)

₹ 1,673 cr

PAPL

₹ 828 cr

Real Time Personal Loan

₹ 159 cr

Insta Home Top Up Loan

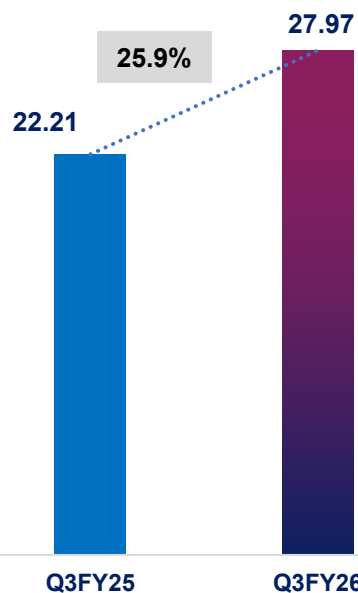
₹ 85 cr

Loan against Mutual Funds

Accelerating digital agenda (4/6)

YONO has shown growth across products and registrations

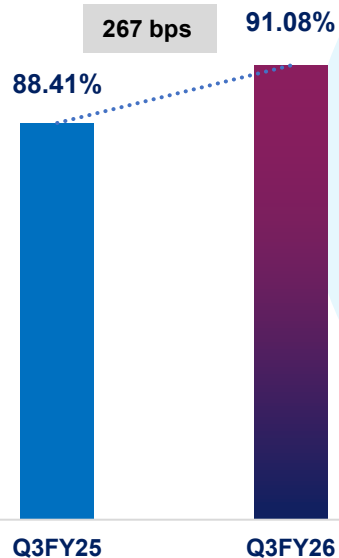
Regular SB A/C opened
(# Lakhs)



~31 K

Daily Average SB A/C Opened in Q3FY26

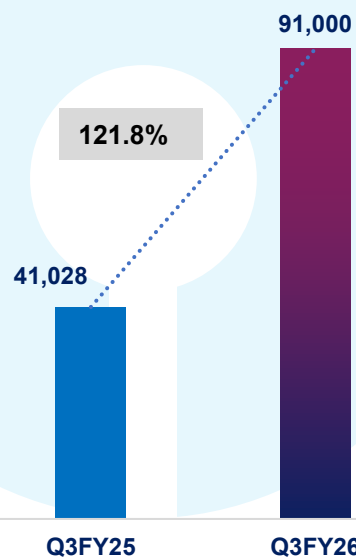
SB Account (Out of
YONO Eligible)
Opening Migration
(# Percentage)



67.97%

SB Accounts opened through YONO in Q3FY26 (of the total opened in the Bank)

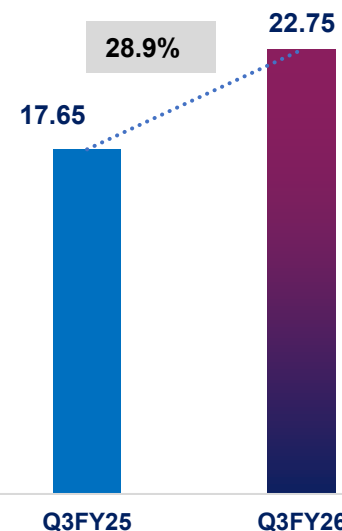
PPF A/C Opened
(# Actuals)



~1,011

Daily Average PPF A/C Opened in Q3FY26

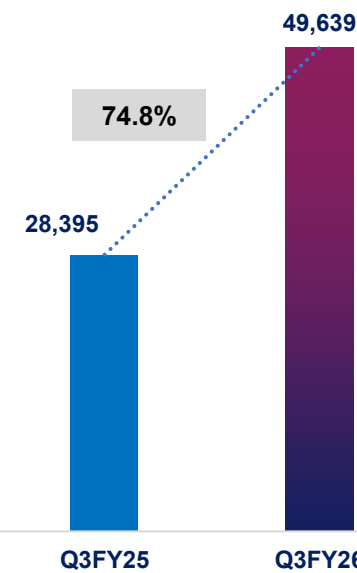
Personal Accident
Insurance (PAI)
(# Lakhs)



~25 K

Daily Average PAI sold in Q3FY26

NPS A/C Opened
(# Actuals)



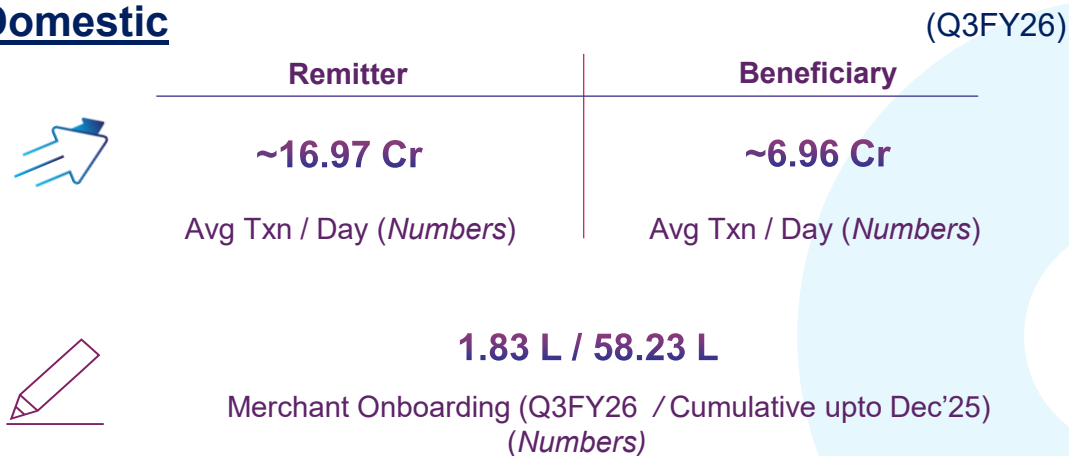
~552

Daily Average NPS A/C Opened in Q3FY26

Accelerating digital agenda (5/6)

Leadership across - UPI ecosystem

Domestic



Market Share

24.78%
Remitter Bank

10.05%
Beneficiary Bank

International

Accelerating digital growth through UPI across countries:

P2P Foreign Inward and Outward Transactions

- Singapore • Nepal (Launch date is awaited from RBI/NPCI)

P2M (Merchant) Foreign Outward Transactions

- Total currencies enabled: 10 (Euro, USD, GBP, MUR, SGD, NPR, LKR, AED, QAR, RMB)
- Total countries covered: 29 (Nepal, Singapore, UAE, UK, USA, Sri Lanka, Mauritius, Bhutan, Qatar, Euro (20))

UPI Transactions on YONO

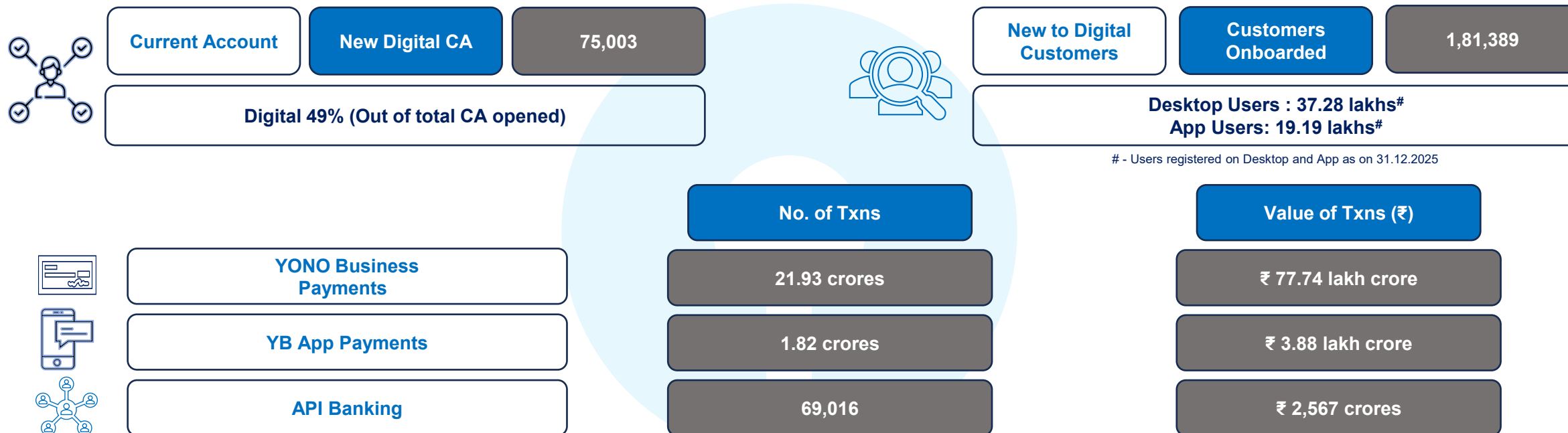


	Q3FY25	Q3FY26
Avg txn/day	2.58 Lakhs	3.40 Lakhs

Total UPI Users on YONO: 4.1 Cr

Accelerating digital agenda (6/6)

YONO for Business: Growth metrics



All Customer Journeys on YB eTrade are Digital

(Digital % of Total LCs / BGs issued)

Import letter of credit (IMLC)

70%

Inland Bank Guarantee (INBG)

48%

Inland letter of credit (INLC)

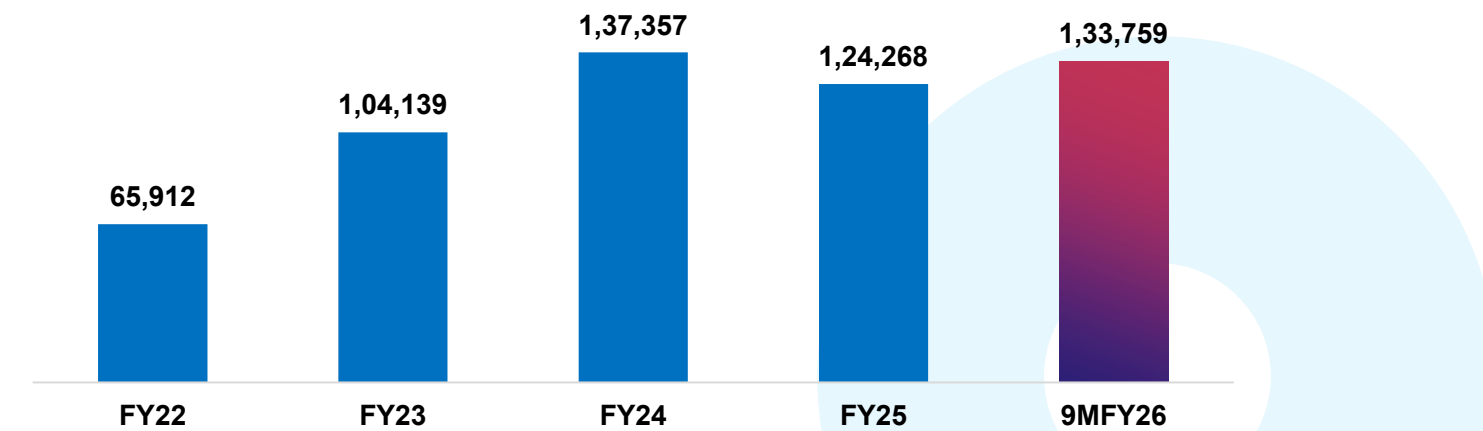
83%

Export Letter of Credit (EXLC)

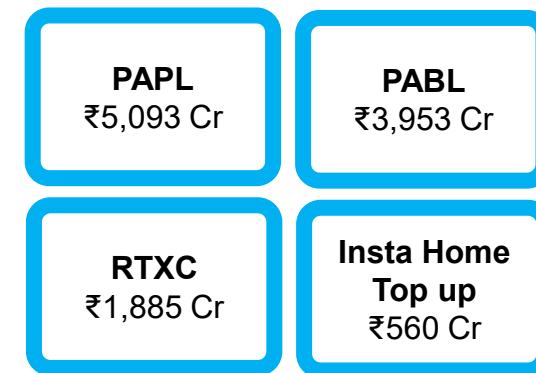
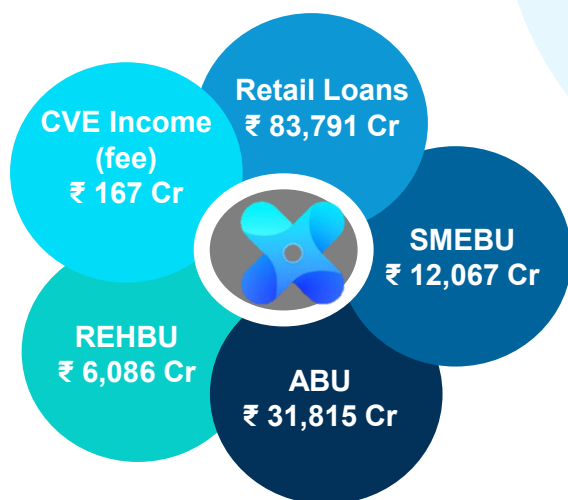
81%

Analytics, AI & ML

Advances Through Analytical Leads (₹ in Crores)



Digital Loans (₹ in Crores)
₹ 11,491 Cr

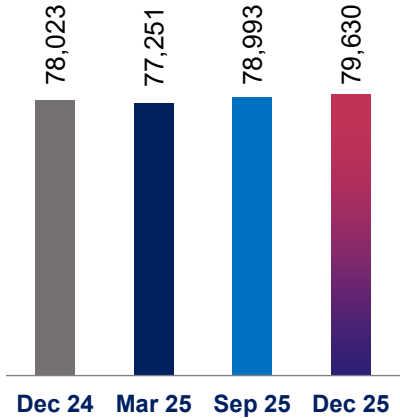


Besides this, significant value created through Risk Mitigation & Operational Efficiency

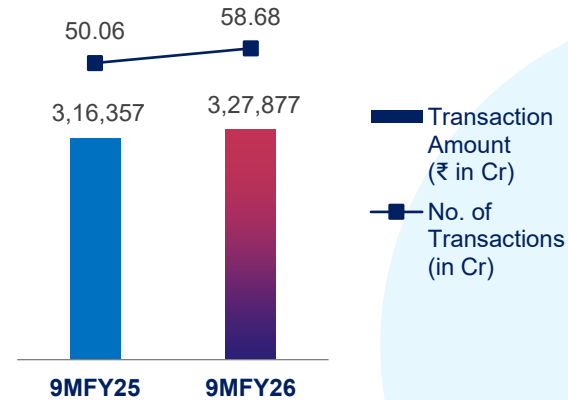
Banking with a Purpose

Financial Inclusion

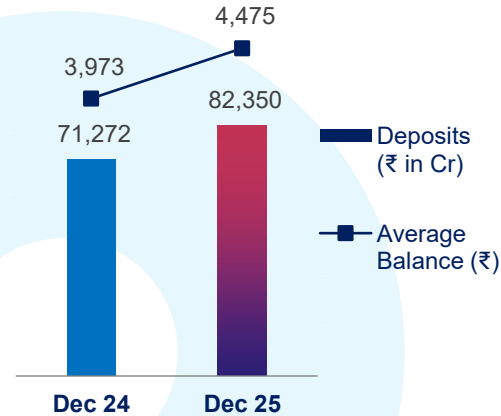
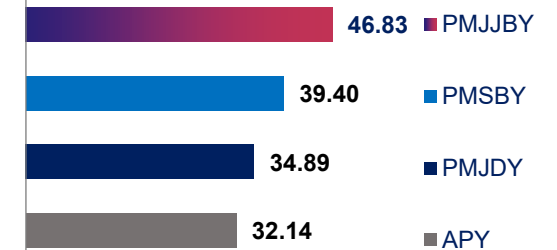
No. of BC outlets



Transactions in BC Channel



Deposits in FI Accounts

Market Leader Social Security Schemes (PSBs) (Share in %)
(As on 31.12.2025)

Performance under Social Security Schemes

Cumulative no. in crores	Dec 24	Dec 25
APY	1.66	1.92
PMJJB	6.72	8.00
PMSBY	14.36	15.95
PMJDY	15.02	15.48

Improvement in Ease of Banking

	Dec 24	Dec 25
Passbook Printers installed at CSPs	31,999	37,278
% Share of Passbooks printed at CSPs	22.08	24.87

New Initiatives at CSP outlets:

- ❖ End to End digitalization of account opening journey
- ❖ Implementation of face authentication for AePS transactions on android devices

Way forward:

- ❖ CSP Channel is leveraged for generation of business leads for Asset Products. Collection of documents for settlement of DEAF accounts as per guidelines of RBI.
- ❖ Initiatives like redesigned passbook for FI customers in local language, sending transaction alerts through WhatsApp etc., are under way.

Sustainability Highlights

Financial Capital 	Natural Capital 	Social Capital 	Human Capital 
₹ 21,028 crores Net Profit in Q3FY26	₹ 1,35,262 crores (Fund based) ₹ 19,513 crores (Non-Fund based) Sustainable Finance portfolio	₹ 616 crores CSR Spend during 9MFY26	2,45,657 Total workforce*
₹ 46.84 lakh crore Advances	>49 GW Capacity of RE financed Portfolio	79,630 BC outlets*	28.4% Women in workforce*
₹ 57.01 lakh crore Deposits	>48 MWp Captive RE Capacity*	34,252 Candidates trained through RSETIs during Q3FY26	5,424 Persons with Disabilities / Divyang*
98.6% Share of transactions through Alternate Channels	80 Green Building Certifications*	>482 k Trees planted in open spaces and branch / office premises during 9MFY26	100% All permanent Employees covered under medical benefits

* indicates values that are cumulative in nature i.e. up to 31.12.2025

Environment

SBI's MSCI ESG rating maintained at

A

FY25

SBI's DJSI ESG rating score improved from

49



53

FY24

FY25

Formation of ESG & Climate Finance Unit

- Consolidation of ESG and Climate finance functions under a dedicated unit headed by CGM to enable focused attention to support emerging climate finance activities during the transition phase.
- DMD, Chief Credit Officer is the designated Chief Sustainability Officer of the Bank.

Vision

- To achieve Net Zero (Scope 1, 2 and 3) by 2055

Mission

To achieve by 2030:

- Carbon Neutrality in Scope 1 & 2 emissions.
- At least 7.5% of domestic gross advances to be Green advances
- 25% of these green advances to be funded by Green Lines of Credit

Green Deposits

As on 31.12.2025 Total outstanding of SBI Green Deposit under Green Rupee Term deposit scheme is ₹172.26 crores.

Green Building Certification by IGBC

80 of Bank's official / residential buildings certified as Green Building as on 31.12.2025

Tree Plantation

More than 4.82 lakh trees have been planted in open spaces and branch/office premises under CSR activities up to 9MFY26

Impetus for Renewable Energy (RE) :
Supporting growth of Fund and Non-Fund based RE projects with an associated capacity of 49,389 MW

As on 31st December 2025

Limits sanctioned for Sustainable Finance activities:

Fund based - ₹ 1,35,262 crores
Non-Fund based - ₹ 19,513 crores

Out of which limit sanctioned for renewable energy projects:

Fund based - ₹ 1,17,107 crores
Non-Fund based - ₹ 16,979 crores

Solar Power (Rooftop & ground mounted):

Fund based - ₹ 69,031 crores
Non-Fund based - ₹ 10,250 crores

Wind Power, Biomass and others:

Fund based - ₹ 36,806 crores
Non-Fund based - ₹ 5,755 crores

Small hydro / Hydro Power:

Fund based - ₹ 11,269 crores
Non-Fund based - ₹ 974 crores

Sustainable Transportation (includes E-Car loan of ₹ 4,133 crores):

Fund based - ₹ 7,626 crores
Non-Fund based - ₹ 1,380 crores

Green buildings:

Fund based - ₹ 1,885 crores
Non-Fund based - Nil

Energy Efficiency process, Waste & Pollution control and others:

Fund based - ₹ 8,645 crores
Non-Fund based - ₹ 1,154 crores

Contributing to Society (1/2)

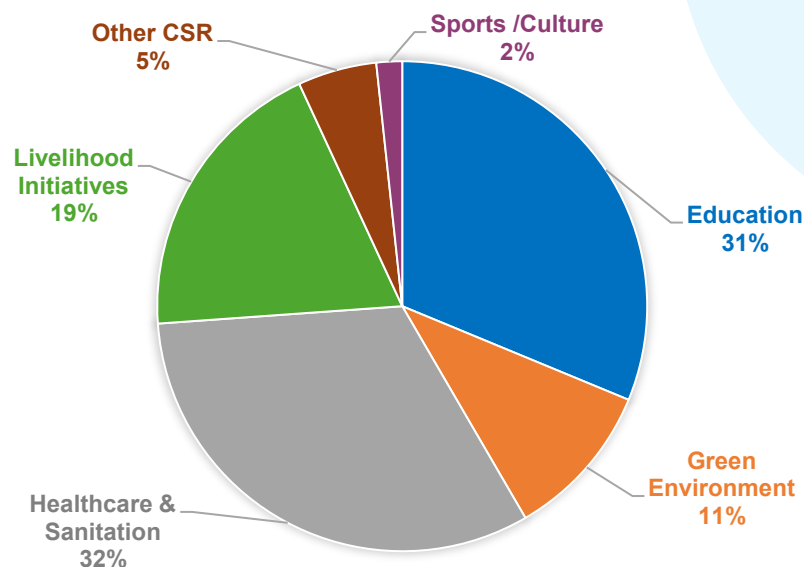
Status of CSR activities as on 31.12.2025

CSR Budget utilization

₹ in Crores

Sr. No.	Circles / Departments	Budget	Utilization
1	SBI Foundation	460.00	460.00
2	Circles	174.00	119.52
3	National / CC / Misc	46.10	10.98
4	SBI RSETIs	28.91	25.53
	Total	709.01	616.03

CSR Expenditure Breakup (excl. SBI Foundation)



Major CSR Initiatives during Q3FY26

- Donation of ₹ 10.00 crores to Armed Forces Flag Day for education of dependent children of armed forces veterans .
- Tree Plantation activities have been organized across the country resulting in plantation of 4,82,763 trees up to Q3FY26.
- CSR Donation of ₹ 1.30 crores for installation of garbage disposal station at Varanasi.
- CSR donation of ₹ 0.99 crore for setting up of 20 open air gyms in Shahjahanpur, Uttar Pradesh.
- CSR donation of ₹ 0.79 crore for 10 ventilators to Hospital Development Society of Government Medical College, Kottayam.
- CSR donation of ₹ 0.76 crore for setting up of Smart classrooms and procurement of Computers for 13 schools run by Adarsh Siksha Sansthan, Jhunjhunu.

Contributing to Society (2/2)

SBI Foundation: Highlights of long-term projects



SBI Gram Seva : Rural Development

- **Shri C S Setty, Chairman of SBI**, inaugurated the SBI ARISA (AI, Robotics and IoT for Smart Agriculture) Lab at PJTSAU Campus, Hyderabad on 19th December 2025. The event was attended by officials from Hyderabad Circle, PJTSAU, SBI Foundation, and AgHub Foundation. The lab serves as a one-stop centre for training, research, and development in smart agriculture.
- **Shri Ashwini Kumar Tewari, MD (CB&S), SBI**, launched the Gram Seva project with Aroh Foundation on 26 December 2025 in Hardoi District, Uttar Pradesh.
- 'SBI Sammaan – Hom(e)age to the National Heroes' project was honoured with the **Social and Business Enterprise Responsible Award 2025**, held at New Delhi on 12 December 2025.



SBIF CONSERW : Environment & Sustainability

- **Hon'ble Mohan Yadav**, CM Madhya Pradesh, and Smt. Pratima Bagri, Minister of State, felicitated Panna City under Swachh Survekshan 2024-25 on 14 October 2025 for SBIF CONSERW: Waste No More. The project, implemented by SBI Foundation, in association with PMC (Panna Municipal Corporation) and SAAHAS improved the city's national ranking from 750 (FY23-24) to 62 (FY24-25).
- **Hon'ble Shri Rajnath Singh**, Defence Minister, conferred the **Raksha Mantri Award 2025** for "Swachha Chaavni – Swastha Chaavni" to Varanasi Cantonment Board (VCB) on 16 December 2025 for SBIF CONSERW: Waste No More project, implemented with Chintan Foundation, VCB.



SBIF Jivanam: Healthcare

- **Shri Nitin Gadkari** (Minister for Road Transport & Highways, GoI), **Shri Chandrashekhar Bawankule** (Revenue Minister, GoM & Guardian Minister, Nagpur), and **Shri Sanjay Prakash** (MD & CEO, SBI Foundation) inaugurated SBIF Jivanam on 2 November 2025, supporting 100 pediatric heart surgeries with Swami Vivekanand Medical Mission (SVMM) Hospital, Nagpur.
- SBIF Garima, providing shelter for 40 elderly women by Vasavya Mahila Mandali, was inaugurated on 28 October 2025. The project creates dignified living spaces for elderly women through SBI Foundation's CSR initiatives.
- SBIF Cancer Care, partnered with Dr. Sheela Sharma Memorial Charitable Trust, Mathura, was inaugurated on 28 December 2025. Guests of Honour Dr. G. K. Rath (Former Director, NCI AIIMS Jhajjar), Dr. Neerja Bhatla (Padma Shri, Former Prof. O&G AIIMS), Dr. N. C. Prajapati (Former DG Medical Education, UP) attended. The project screens 1 lakh for breast, cervical, oral cancers, vaccinates 1,400–1,500 for HPV, and provides free treatment.



SBIF Sashakti

- SBI Foundation's Sashakti team won the **SABERA Awards 2025** on 12 December for **SBIF–Sashakti**, providing legal awareness and assistance to underprivileged women and victims of sexual/gender-based violence in New Delhi urban slums.
- SBI Foundation won the **India Childcare Champion Award 2025** in the **CSR category** from **FORCES** for early childhood care contributions.



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

- **Sugamya Bharat App** launched on 10 October 2025 at Purple Fest 2025, Goa, under SBIF CoE: Samarthyaa – Sugamya Bharat with NAB Delhi and DEPwD. The accessible app offers government services, welfare schemes, jobs, assistive tech, and other assistance to 1 lakh+ Persons with Disabilities.
- Inclusive Action Centre (IAC) under SBIF CoE Samagra Shiksha: Action for Inclusive Education was inaugurated on 12 November 2025 at Niphad, Nashik, Maharashtra, by Pratham Mumbai Education Initiative. The 3-year initiative (July 2024–June 2027) supports 250 children with disabilities, engages 1,000 peers, and reaches 3,000 community members for inclusive education.



SBI Youth for India Fellowship Program

- The SBI YFI 2024-25 Batch Valediction was held from 1–5 November 2025 at State Bank Academy, Gurugram.



SBIF LEAP : Livelihoods

- SBIF LEAP: SMART-CROP was inaugurated on 29 October 2025 in Hyderabad with UAS Raichur. The project empowers 8,200 smallholder farmers in Karnataka/Telangana using AI/ML, satellite imaging, and remote sensing for real-time crop monitoring.

SBI's Policy Framework

Governance

Board level committees & Policies for better control and governance

Executive Committee of the
Central Board

Risk Management Committee of
the Board

Audit Committee of the
Board

Corporate Social
Responsibility Committee

Nomination and Remuneration
Committee

IT Strategy Committee

Board Committee to Monitor
Recovery

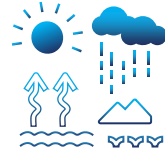
Review Committee for
Identification of Wilful Defaulters
/ Non Co-operative Borrowers

Stakeholders Relationship
Committee cum Customer
Service Committee

Special Committee of the
Board for Monitoring Large
Value Frauds



Sustainability and
Business
Responsibility Policy



Climate Change Risk
Management Policy



Renewable
Energy
Policy



Policy on Issuance
and Allocation of
Green Deposits



ESG Financing
Framework



Code of Ethics



Whistle-blower
Policy



Fair Lending
Practices Code



Commitment to
Customers
(BCSBI Code)



Sustainability
Linked Loans
Policy
Framework



Business Continuity
and
Operational resilience
Policy



Cyber Security Policy
and Standards



Policy on KYC
Standards, AML and
CFT Measures



Anti Bribery and
Anti-Corruption
Policy



Garima
Policy

Subsidiaries, Group Financials & Balance Sheet

SBI and its subsidiaries – leveraging synergies (1/2)

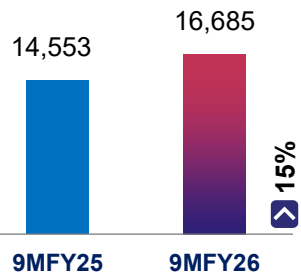
As on Dec 2025

₹ in Crores

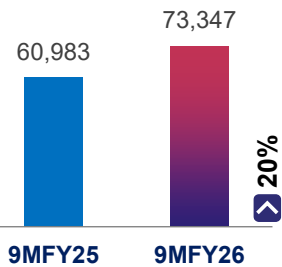


	9MFY25	9MFY26
PAT (₹ in Crores)	1,600	1,666
ROE (in %)	13.5	12.3

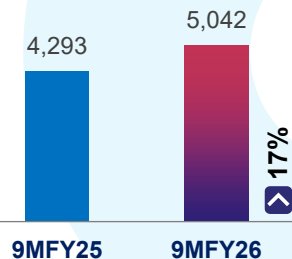
Individual Rated Premium



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 23.5%, 28.1%, 25.6% and 23.0% respectively.

Business Performance

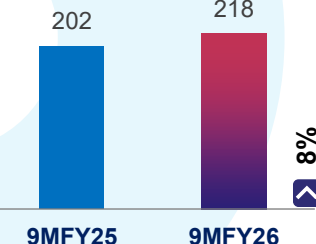
- Renewal Premium stands at ₹42,021 Crores; growth of 21%
- PAT grew by 4% YoY and stands at ₹1,666 Crores
- Robust solvency ratio of 1.91
- VONB margin stands at 27.2%
- Assets under Management stands at ₹5,11,708 Crores; growth of 16% YoY
- Embedded Value stands at ₹ 80,129 Crores; growth of 18% YoY.



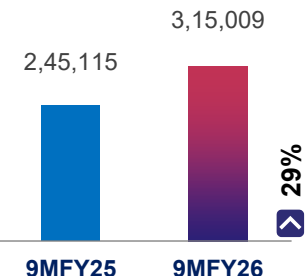
	9MFY25	9MFY26
PAT (₹ in Crores) *	1,382	1,557
ROE (in %)	14.3	14.2

*As per Ind AS, without OCI

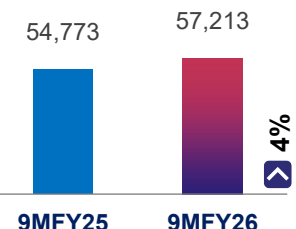
CIF (In Lakhs)



Spends



Receivables



Market Share

- #2 player in Cards and #3 in Spends
- Cards-in-force in 9MFY26 18.8% (9MFY25 18.7%),
- Spends in 9MFY26 17.7%, (9MFY25 15.6%)

Portfolio

- ▲ 8% YoY in cards,
- ▲ 29% YoY in spends
- ▲ 4% YoY in receivables

Profitability

- During 9MFY26 Revenue from Operations grew 12% YoY, PAT at ₹1,557 Crores
- During 9MFY26, ROA is at 3.1%, ROE is at 14.2%
- Capital Adequacy Ratio (CAR) is at 24.4%, Tier I is at 19.1%.

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

As on Dec 2025

₹ in Crores



	9MFY25	9MFY26
PAT (₹ in Crores)*	1,919	2,412
ROE (in %) [#]	32.9	41.5

*As per Ind AS, without OCI

[#]Dec 24 ROE has been recomputed on Average Network

Performance Highlights

- SBIFML has been the largest player in the market since Q4FY20. As on Dec 2025, SBIMF has a quarterly Average AUM of ₹ 12.49 lakh crore with a market share of 15.42%. The second largest player has a market share of 13.29%.
- SBIMF Quarterly average Mutual Fund AUM grew by ₹ 49,255 crores from ₹ 12.00 lakh crore in Q2FY26 to ₹ 12.49 lakh crore in Q3FY26.



Group	9MFY25	9MFY26
PAT (₹ in Crores)	894	1,113
ROE (in %)*	23.3	24.9

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

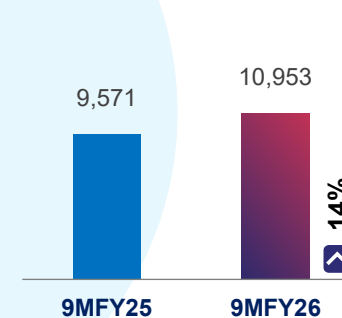
Performance Highlights

- PA&SF Group: Ranked No.1 India Borrower Loans (Mandated Lead Arranger). Market share of 35.15% (9MFY26).
- DCM: Ranked No.5th for Debt Private placement of bonds in 9MFY26 as per the Bloomberg league table.
- ECM: Ranked No.6 in the Prime Database (by issue amount) for the issues done between 1st April 2025 to 31st December 2025.

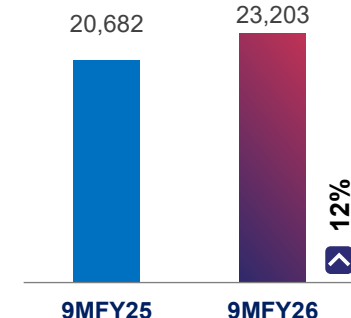


	9MFY25	9MFY26
PAT (₹ in Crores)	504	523
ROE (in %)	15.2	14.1

Gross Written Premium



AUM



Performance Highlights

- Ranked 6th amongst the Private players in 9MFY26
- SBIG Market share is 6.64% in 9MFY26 as against 6.25% in 9MFY25 among Private players.
- No. 1 player in Personal Accident segment amongst Private players.
- 3rd in private Crop segment.
- No. 1 player in Common Service Centre Business in rural market.

Regional Rural Banks

Sponsored by SBI

Performance Highlights – Q3FY26

9 RRBs operating in 9 States

- Deposits at ₹ 1,39,425 crores ▲ 0.77% YoY
- CASA ▼ 193 bps YoY at 51.34%
- Gross Advances at ₹ 1,20,795 crores ▲ 11.39% YoY
- CD Ratio ▲ 827 bps YoY at 86.64%
- NIM ▲ 2 bps YoY at 3.89%

Network of 4,149 branches in 196 districts

- Gross NPA ▼ 119 bps YoY at 2.58%
- Net Profit of ₹ 1,966 crores ▲ 19.54% YoY
- ROA ▲ 23 bps YoY at 1.40%
- PCR ▲ 643 bps YoY at 86.87%
- ROE ▼ 142 bps YoY at 13.36%

The figures reflect comparison of performance pertaining to 9 RRBs (post amalgamation) as against 14 RRBs. SBI sponsored 5 RRBs merged with RRBs of other sponsored Banks as per GOI's "One State One RRB" concept w.e.f. 01st May 2025.

SBI group financials – 9MFY26

Particulars (₹ in Crores)	Nine Months Ended		Growth (%)
	9MFY25	9MFY26	
Interest Earned	3,63,941	3,84,359	5.61
Non-Interest Income*	1,19,840	1,47,206	22.83
Total Income	4,83,781	5,31,565	9.88
Interest Expended	2,22,716	2,35,051	5.54
Operating Expenses (i+ii)	1,69,605	1,91,262	12.77
(i) Employee Cost	50,808	54,861	7.98
(ii) Other Operating Expenses	1,18,796	1,36,401	14.82
Total Expenditure	3,92,321	4,26,313	8.66
Operating Profit	91,460	1,05,251	15.08
Provisions (other than Tax)	11,992	17,299	44.26
Add: Share in profit of associates	1,067	1,151	7.79
Less: Minority Interest	2,182	2,502	14.64
Tax Expenses	20,393	22,945	12.52
Net Profit	57,961	63,656	9.83

Particulars	Nine Months Ended	
	9MFY25	9MFY26
ROA (%)	1.11	1.12
ROE (%)	21.54	19.70
Earning Per Share (₹)	86.20	92.77
Expenses Ratio (%)	50.66	48.14
NIM (%)	3.19	3.06
Gross NPA Ratio (%)	2.07	1.58
Net NPA Ratio (%)	0.53	0.39

* Includes one-time profit of ₹3,027 crores (net of adjustment as per Accounting Standard 23) on account of stake sale in Yes Bank in Q2FY26

Balance sheet

Liabilities

₹ in Crores

	SBI SOLO			SBI GROUP		
	Dec 24	Dec 25	YOY Growth (%)	Dec 24	Dec 25	YOY Growth (%)
Capital	892	923	3.43	892	923	3.43
Reserves and Surplus	4,34,514	5,39,097	24.07	4,79,299	5,91,093	23.32
Minority Interest				18,252	19,207	5.23
Deposits	52,29,384	57,01,309	9.02	52,82,741	57,67,171	9.17
Borrowings	7,09,135	6,35,707	-10.35	7,56,023	6,85,388	-9.34
Other Liabilities & Provisions	2,46,748	2,84,939	15.48	7,08,312	8,17,289	15.39
Total Liabilities	66,20,674	71,61,975	8.18	72,45,518	78,81,070	8.77

Assets

	SBI SOLO			SBI GROUP		
	Dec 24	Dec 25	YOY Growth (%)	Dec 24	Dec 25	YOY Growth (%)
Cash & balances with RBI	2,33,684	1,85,768	-20.50	2,33,919	1,86,104	-20.44
Bal with Banks & Money at Call and Short Notice	1,02,582	1,09,157	6.41	1,18,533	1,27,289	7.39
Investments	18,08,629	17,33,779	-4.14	23,12,955	23,17,881	0.21
Net Advances	40,04,567	46,27,734	15.56	40,89,156	47,23,324	15.51
Fixed Assets	43,389	53,423	23.13	45,552	55,737	22.36
Other Assets	4,27,824	4,52,114	5.68	4,45,403	4,70,735	5.69
Total Assets	66,20,674	71,61,975	8.18	72,45,518	78,81,070	8.77

Thank You