



Annual Results FY26

ANALYST PRESENTATION | 08.05.2026



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 FY26

Net Profit

Highest ever Annual Net Profit of ₹ 80,032 crores with a YoY growth of 12.88%

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

Business

Total Business crossed ₹ 109 Trillion

Deposits at ₹ 59.8 lakh crore; Advances at ₹ 49.3 lakh crore

Credit growth

Up 16.87% YoY; growth across business lines

Agri Portfolio crossed ₹ 4 lakh crore; Domestic credit to deposit ratio at 73.08%

Liability franchise

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

Savings Bank account balances up 10.60% YoY

Industry leading asset quality outcomes

Contained credit cost at 0.37% for the year, GNPA Ratio at 1.49%, NNPA Ratio at 0.39%

GNPA & NNPA Ratios at two decadal low; Slippage ratio at 0.54% for the year

Well provided for Stressed Book

PCR at 74.36%

Net NPA at ₹ 18,830 crores; additional provisions of ₹ 29,713 crores not included in PCR

Digital Banking

98.7% transactions through alternate channels

10.02 crore registered users on YONO, 66% of savings account opened through YONO in FY26

Performance Highlights

Key performance indicators



Profitability

Net Profit in FY26 stands at **₹80,032 crores** with a YoY growth of 12.88%

Operating Profit stands at **₹1,23,015 crores** registering YoY growth of 11.25%

ROA at **1.12%** for FY26

ROE at **18.57%** for FY26

Whole Bank NIM at **2.91%** for FY26

Domestic NIM at **3.03%** for FY26



Business growth continues

Whole Bank advances registered YoY Growth of **16.87%** and portfolio crossed **₹49 trillion**

Robust retail advances growth YoY, led by SME 20.99%, Agri 19.68% and Retail Per 15.22%

Whole Bank deposits cross **₹59 trillion**

10.60% YoY Growth in Savings Bank Deposits

14.77% YoY Growth in Retail TD



Best in class Asset quality

Sustained outcomes

NPA Ratios at their more than two decadal lows

Gross NPA at **1.49%**

Net NPA at **0.39%**

Credit Cost for FY26 at **0.37%**



Well provided Stressed Book

PCR at **74.36%**

PCR (incl. AUCA) at **91.97%**

Total non-NPA provisions (not included in PCR) at **₹29,713 crores** which are ~158% of Net NPAs at the end of FY26



Digital Leadership

98.7% 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 **10.02 crore** registered customers

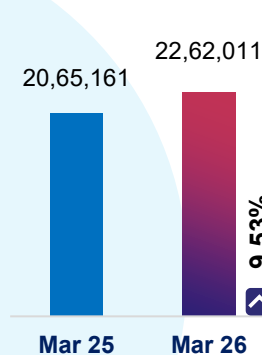
New **YONO** crossed **4 crore** registrations

Key indicators

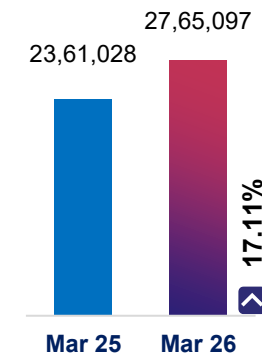
₹ in Crores

	Year Ended		YoY Growth	
	FY25	FY26		
Profit & Loss (₹ in Crores)	Net Interest Income	1,66,340	1,73,120	4.08%
	Net Interest Margin – Whole Bank (%)	3.08	2.91	-17 bps
	Net Interest Margin – Domestic (%)	3.21	3.03	-18 bps
	Operating Profit	1,10,579	1,23,015	11.25%
	Net Profit	70,901	80,032	12.88%
Key Ratios (in %)	Credit Cost	0.38	0.37	-1 bp
	Gross NPA	1.82	1.49	-33 bps
	Net NPA	0.47	0.39	-8 bps
	PCR (Incl. AUCA)	92.08	91.97	-11 bps
	PCR	74.42	74.36	-6 bps
	Capital Adequacy	14.25	15.40	115 bps
Balance Sheet (₹ in Crores)	Gross Advances	42,20,703	49,32,627	16.87%
	Total Deposits	53,82,190	59,75,642	11.03%

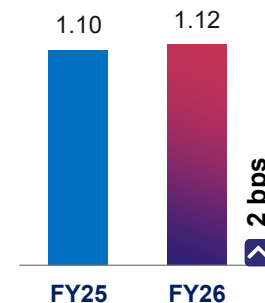
CASA



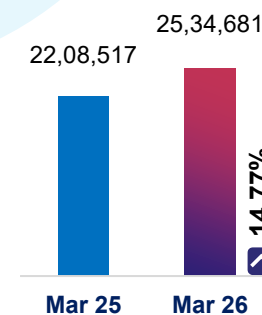
RAM Advances



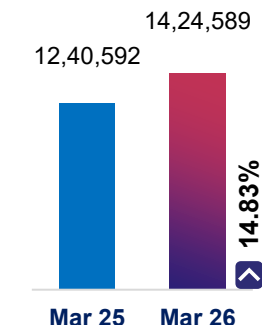
Return on Assets (%)



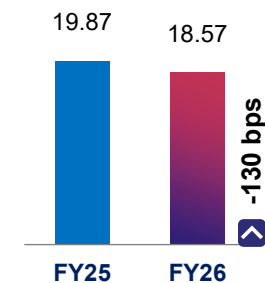
Retail Term Deposits



Corporate Advances



Return on Equity (%)

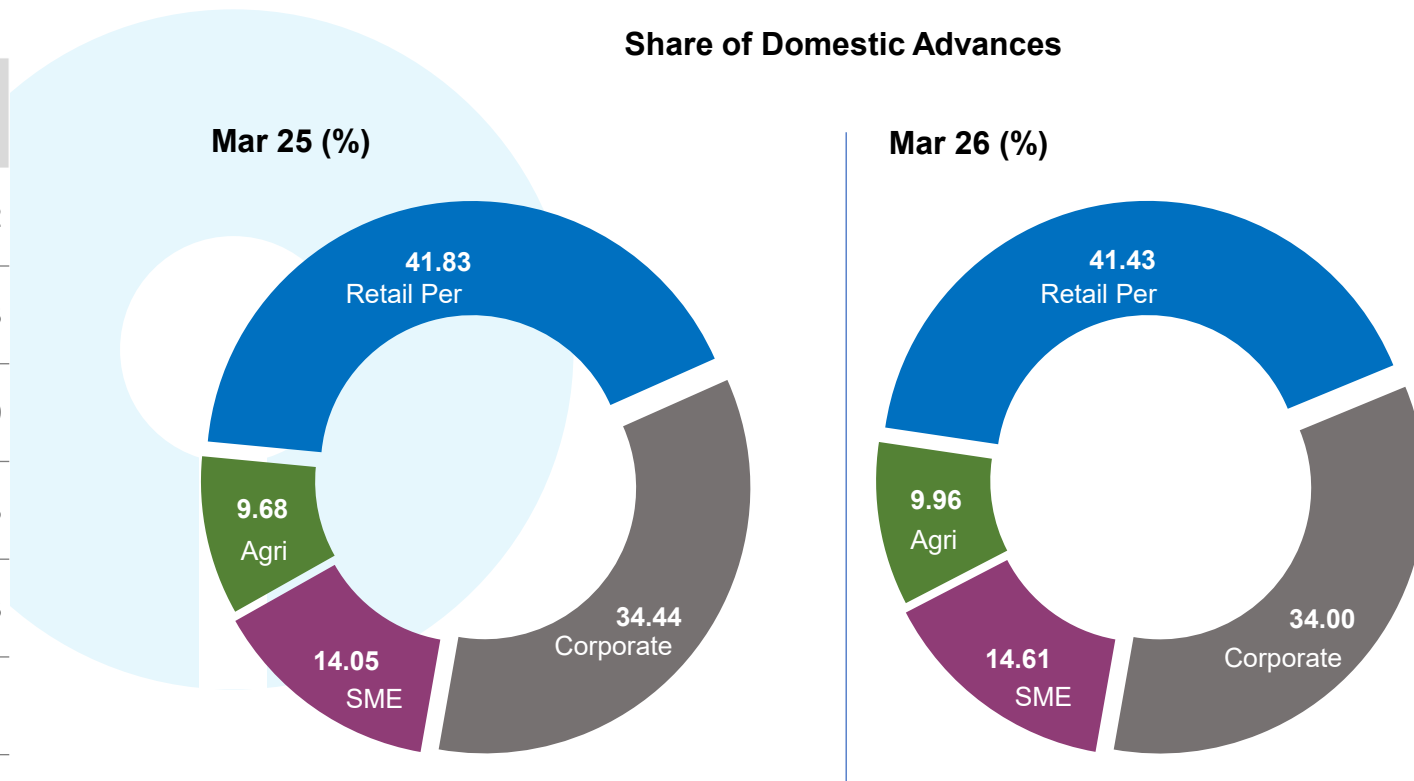


Credit growth

₹ in Crores

Segment	Mar 25	Mar 26	YoY Growth (%)
Retail Personal	15,06,477	17,35,778	15.22
Agri	3,48,524	4,17,097	19.68
SME	5,06,027	6,12,222	20.99
Corporate	12,40,592	14,24,589	14.83
Domestic Advances	36,01,620	41,89,686	16.33
Foreign Offices Advances	6,19,083	7,42,941	20.01
Total Whole Bank Advances	42,20,703	49,32,627	16.87

Share of Domestic Advances



Credit growth - Retail Personal Banking

Leadership across all segments

Retail Personal Portfolio of






~₹17.4 lakh crore

3 - year CAGR at

~14%

Mar 26

~41.4% of Dom. Adv.

		O/S, ₹ in crores	YoY Growth, %	GNPA, %
	Home Loans	9,44,210	13.66	0.60
	Auto Loans	1,37,909	8.50	0.43
	Xpress Credit	3,76,003	7.39	1.08
	Personal Gold Loans	1,05,781	111.52	0.09
	Other P Seg Loans	1,71,875	15.77	0.57

As per latest available ASCB data, Bank's market share in Home loans is 28.1% & in Auto loans is 18.7%

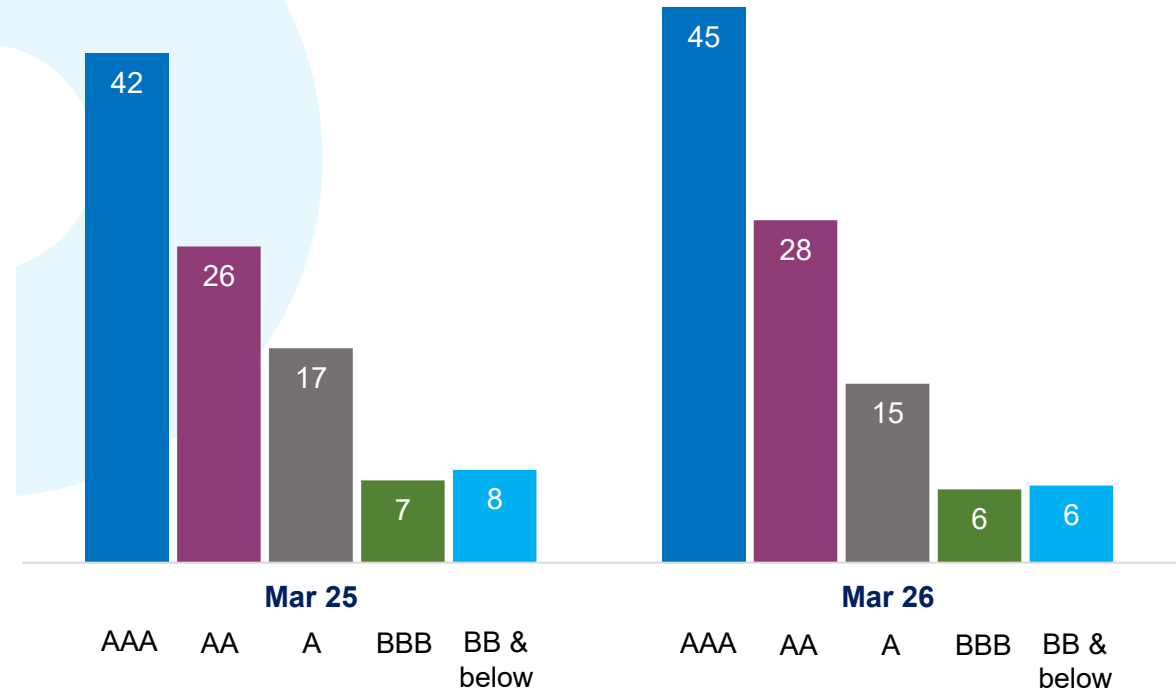
Credit growth - Diversified Loan Portfolio

Industry mix (₹ in Crores)

Outstanding as on 31 st Mar 26	Fund Based O/S		
Sectors	Amount	% Share	YOY Gr %
Infrastructure	4,06,983	9.71	2.43
of which: Power	2,52,718	6.03	11.13
Telecommunication	22,023	0.53	-13.97
Roads & Ports	89,103	2.13	-12.31
Other Infrastructure	43,139	1.03	1.02
Services	6,44,304	15.38	28.51
Iron & Steel	77,222	1.84	21.77
Aviation & Airports	24,944	0.60	1.68
Tourism & Hotels	11,002	0.26	3.61
Textiles	41,262	0.98	3.79
Petroleum & Petrochemicals	84,807	2.02	28.94
Engineering	50,116	1.20	34.98
Comm. Real Estate	74,186	1.77	6.05
Other Industries	6,21,985	14.85	15.87
Home Loans	9,44,210	22.54	13.66
Auto Loans	1,37,909	3.29	8.50
Other Retail Loans	6,53,659	15.60	19.15
Agriculture	4,17,097	9.96	19.68
Total Domestic Advances	41,89,686	100.00	16.33

Corporate Rating mix (%)

High quality asset book

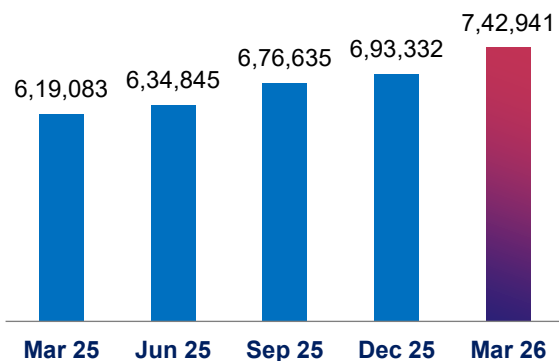


~40% share to PSUs / Govt. Depts. as on Mar 26

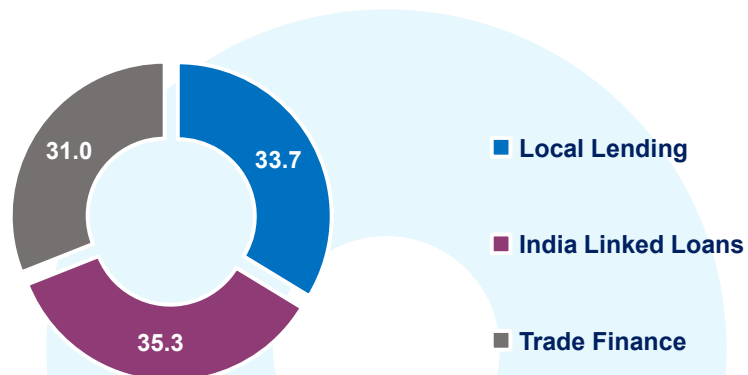
Credit growth – International Banking

Gross Advances: 20.01% YoY growth

₹ in Crores

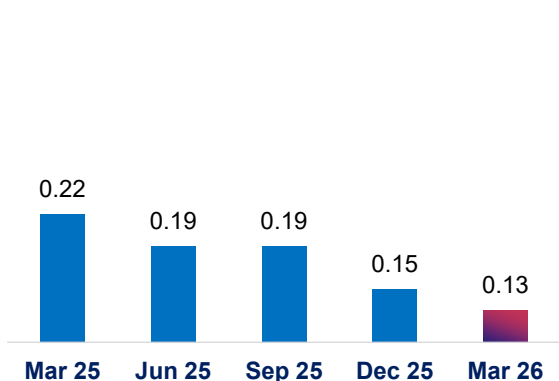


Break up of Loan Portfolio (%)

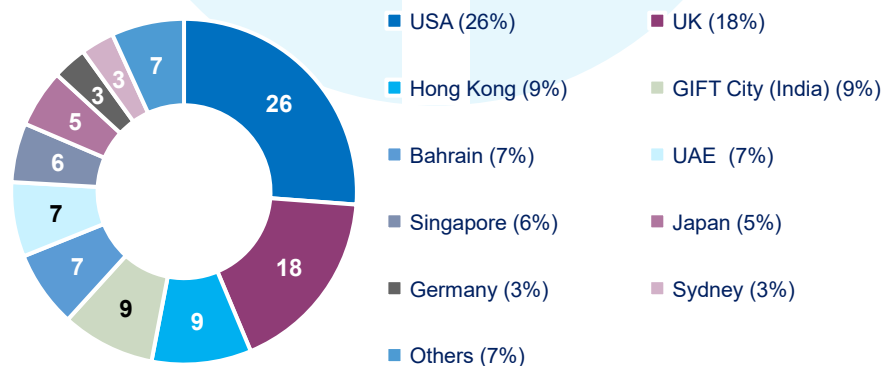


Asset Quality: NPAs Contained

GNPA (%)



Loan Portfolio across Geographies (%)



Highlights:

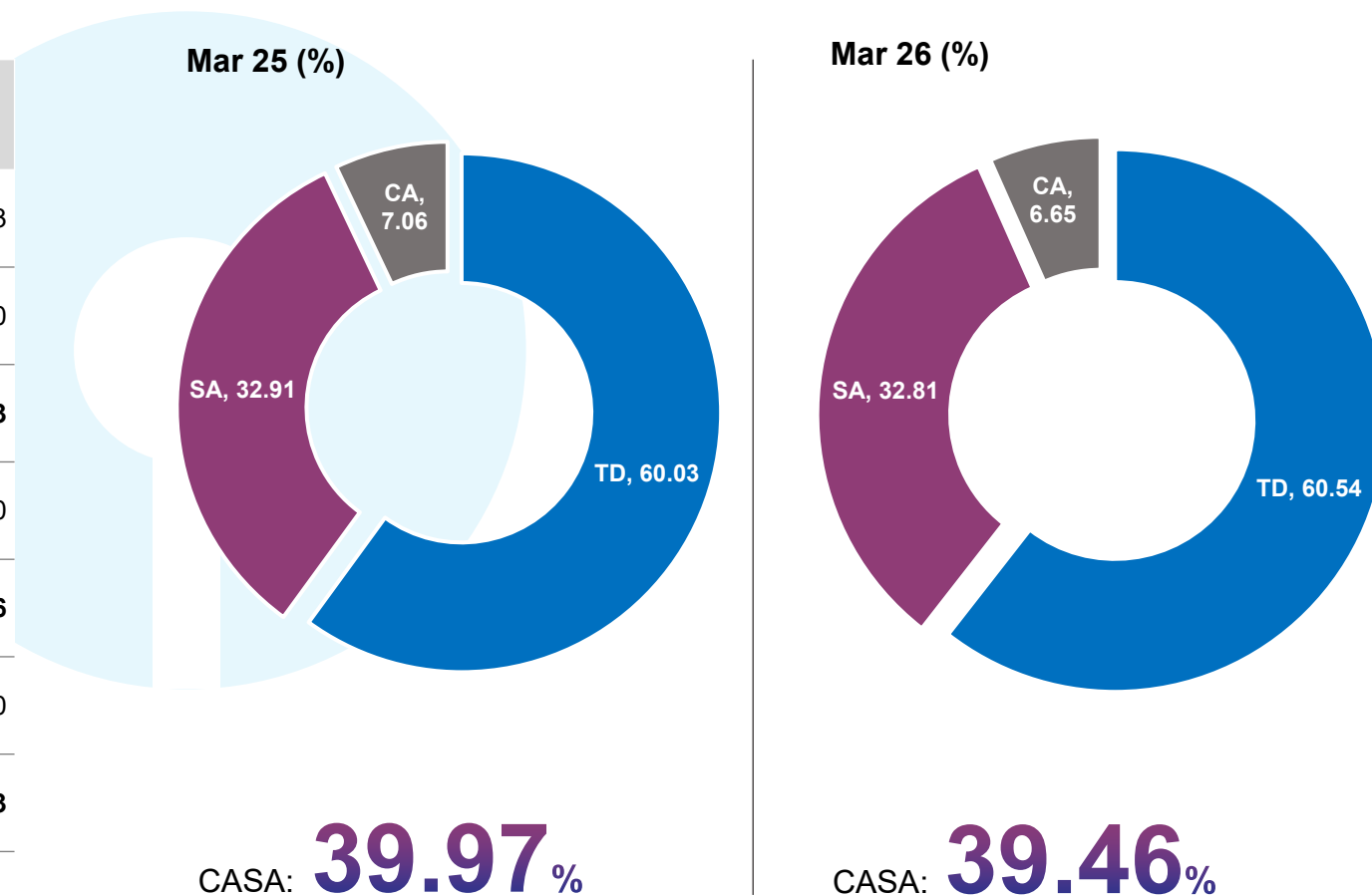
- Consistent Quarter on Quarter growth in customer credit.
- Gross advances have grown by 20.01% on YoY basis (in Dollar terms YoY growth of 8.16%). External Commercial Borrowings, Local Credit and Trade Finance business are major drivers of customer credit.
- Growth in customer credit is majorly contributed by US Ops, GIFT City, Middle East and East Asia region branches.
- Gross NPA ratio is down by 9 bps on YoY basis and showing declining trend, underlining high quality of assets booked.

Deposit growth

₹ in Crores

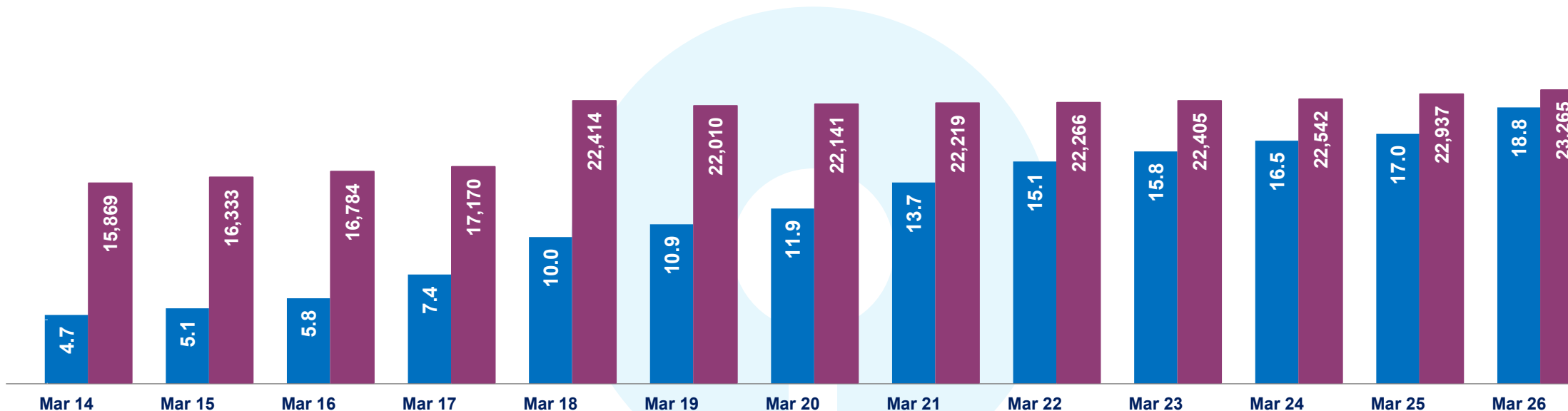
Particulars	Mar 25	Mar 26	YoY Growth (%)
Current Account Deposits (CA)	3,64,593	3,81,101	4.53
Saving Bank Deposits (SA)	17,00,568	18,80,910	10.60
CASA Deposits	20,65,161	22,62,011	9.53
Term Deposits (TD)	31,01,702	34,70,949	11.90
Domestic Deposits	51,66,863	57,32,960	10.96
Foreign Offices Deposits	2,15,326	2,42,683	12.70
Total Deposits	53,82,190	59,75,642	11.03

Share of Domestic Deposits



Unmatched Liability Franchise – Key value driver of the Bank

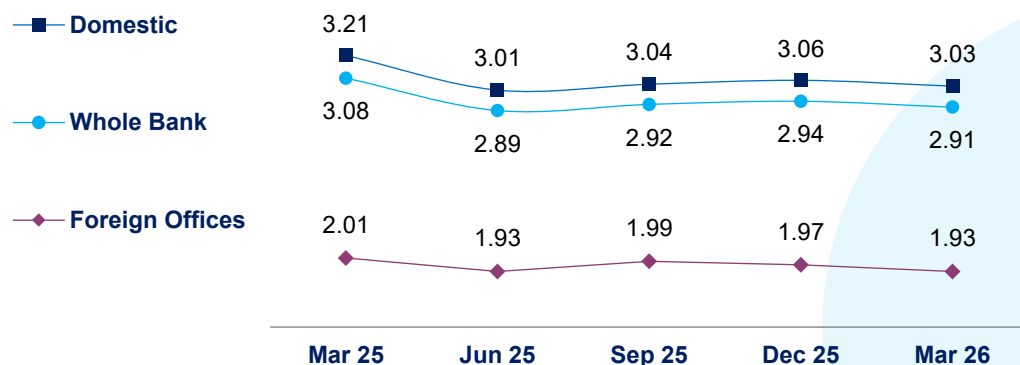
■ Savings Account Balance (₹ Trillion) ■ Number of Branches



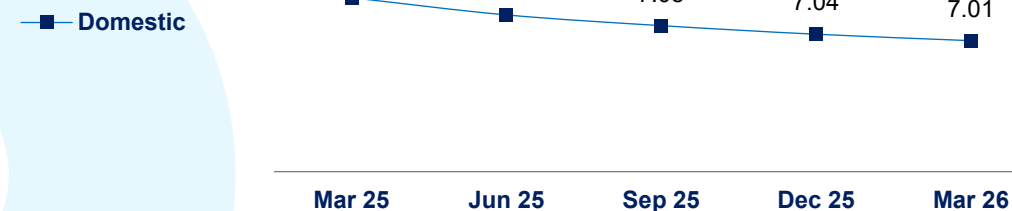
- Bank continues to grow its Savings Bank deposits with minimal addition to branches
- Short term cyclical factors notwithstanding, SA remains strong for the Bank; 5 year CAGR: 6.5%, 10 year CAGR: 12.5%
- Outstanding balance in Saving Accounts is almost three times of the next largest Bank
- Number of SA accounts opened daily: ~63,000 in FY26
- Strengthening liability franchise and CASA mobilisation remains the strategic focus of the Bank

Net interest income (Cumulative)

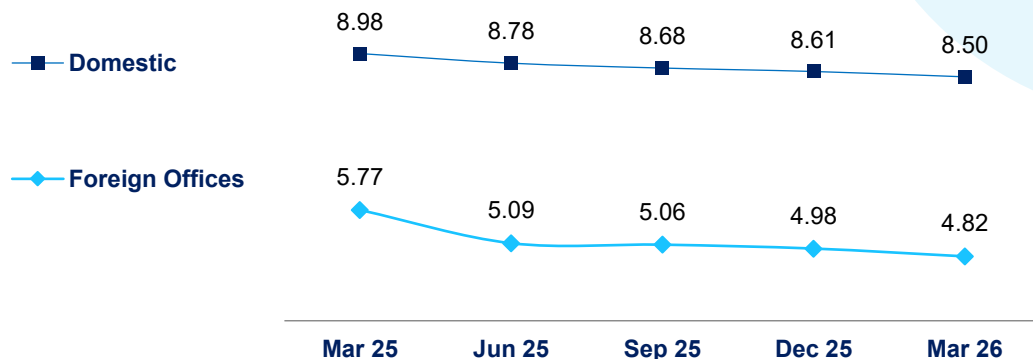
Net Interest Margins (%)



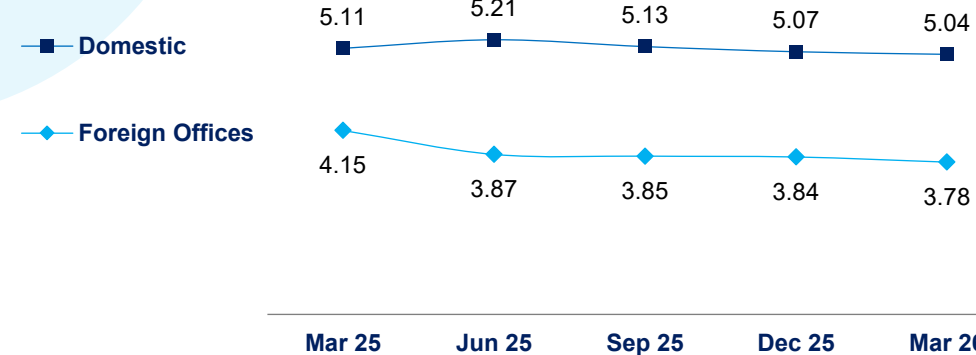
Yield on Investments (%)



Yield on Advances (%)



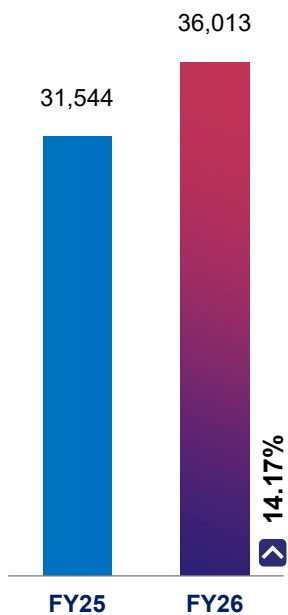
Cost of Deposits (%)



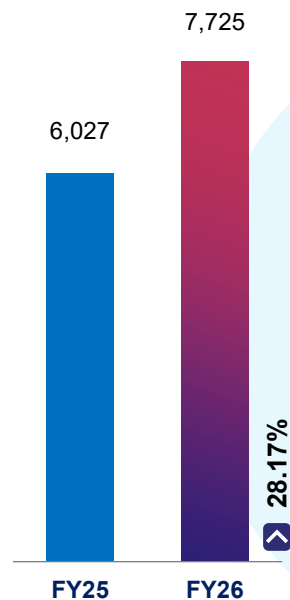
Non-interest income

₹ in Crores

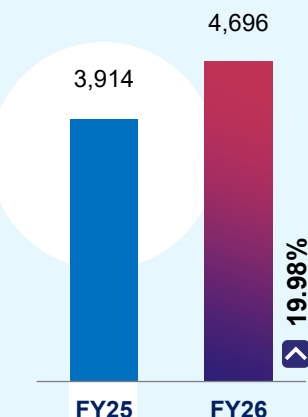
Fee Income



Loan Processing Charges



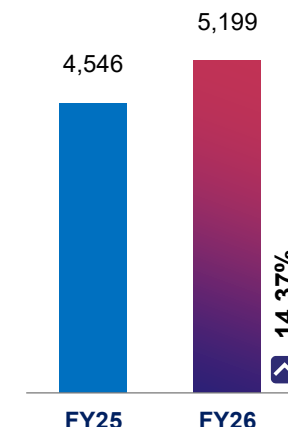
Commission on Government Business



Commission on LC / BG



CVE Income



Fee Income grew by

14.17%

 YoY in FY26

Forex Income grew by

23.07%

 YoY in FY26

Recovery from AUCA accounts at

₹10,054

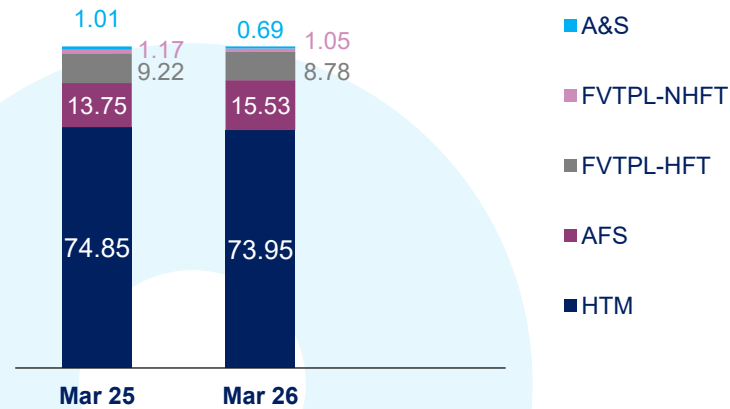
 crores in FY26

Treasury Operations

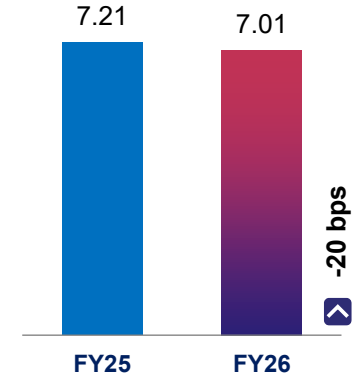
₹ in Crores

Investment Book	Mar 25	Mar 26
Domestic Investments	16,19,773	17,27,469
- of which SLR	13,25,476	14,70,519
Foreign Offices Investments	74,183	81,520
Total Investments Book	16,93,956	18,08,988

Break up of Domestic Investments (%)

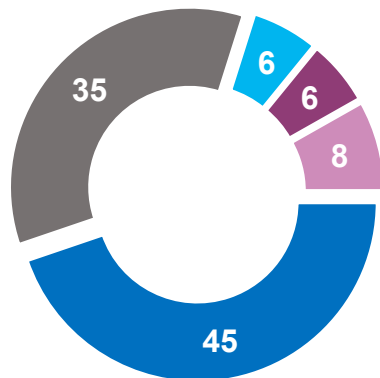


Yield on Investments (%)



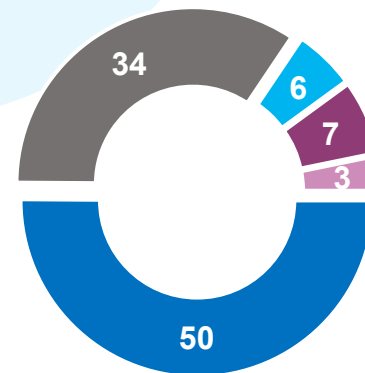
AFS Book (%)

Mar 2025



Modified Duration
2.40

Mar 2026



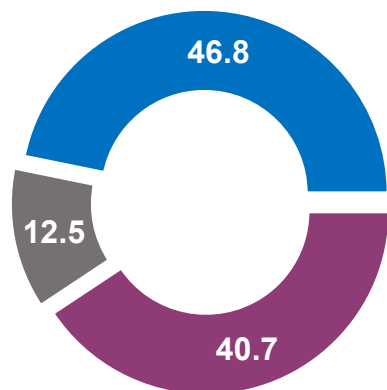
Modified Duration
2.61

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

Operating expenses

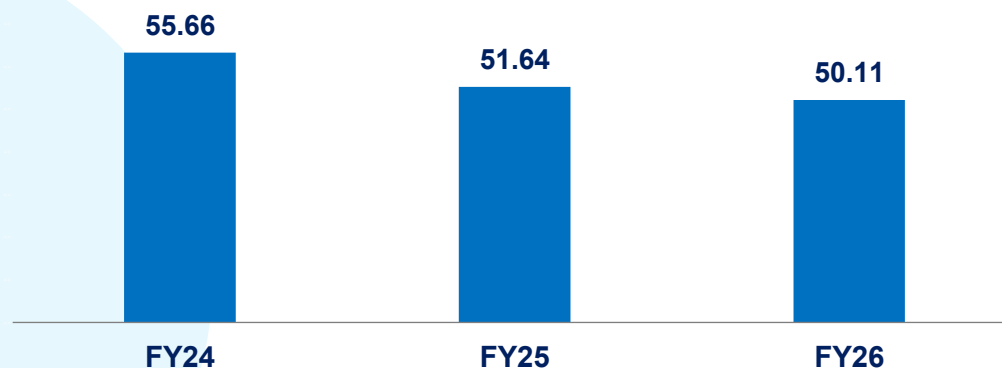
Focus continues on improving income streams with control on costs

FY26 (%)

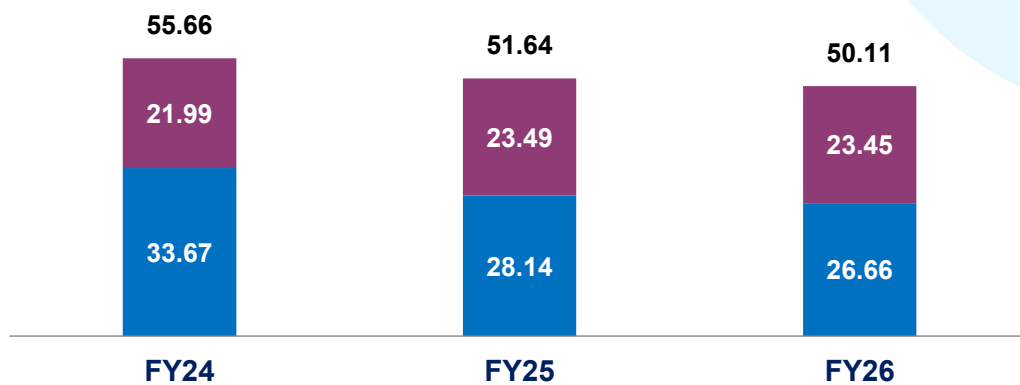


- Salary
- Retirement benefits & other provisions
- Overheads

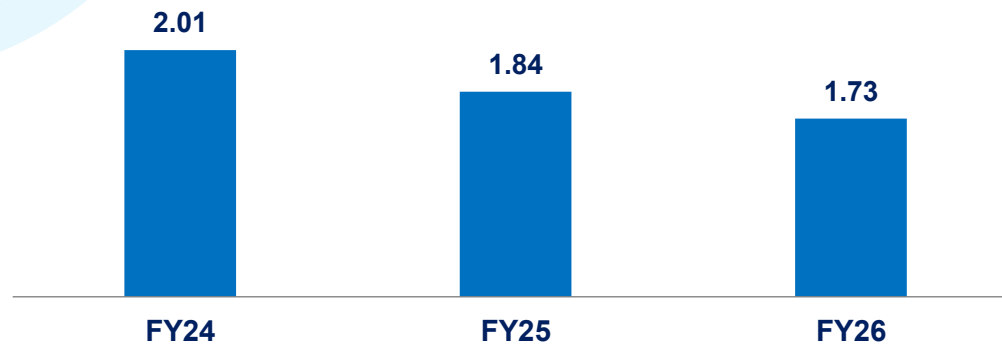
Cost to Income Ratio (%)



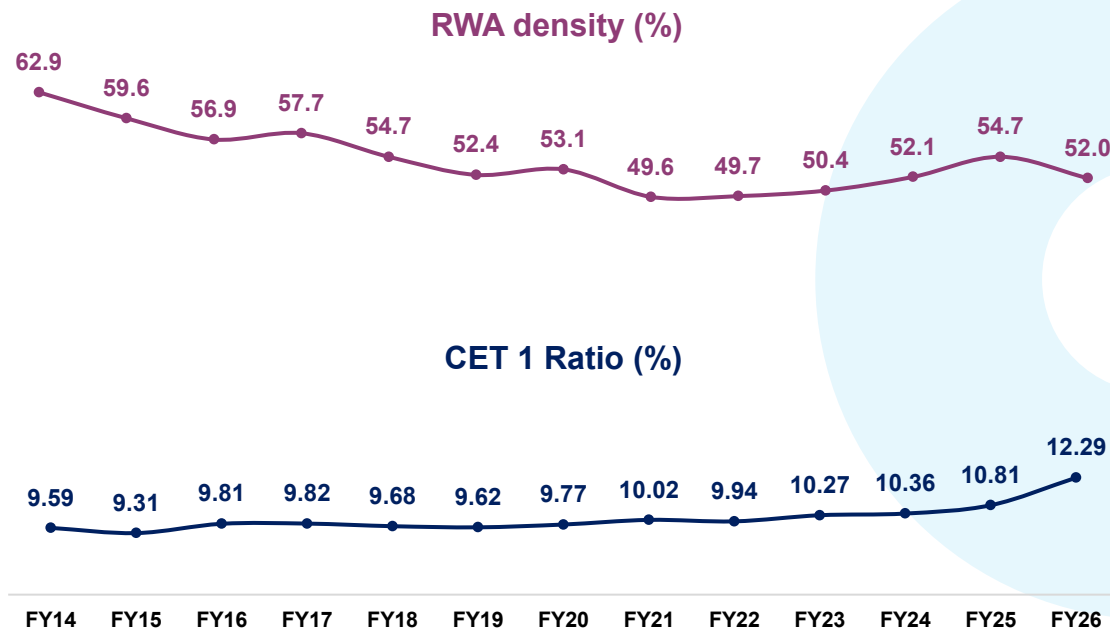
Staff Expenses to Operating Income (%) Overheads to Operating Income (%)



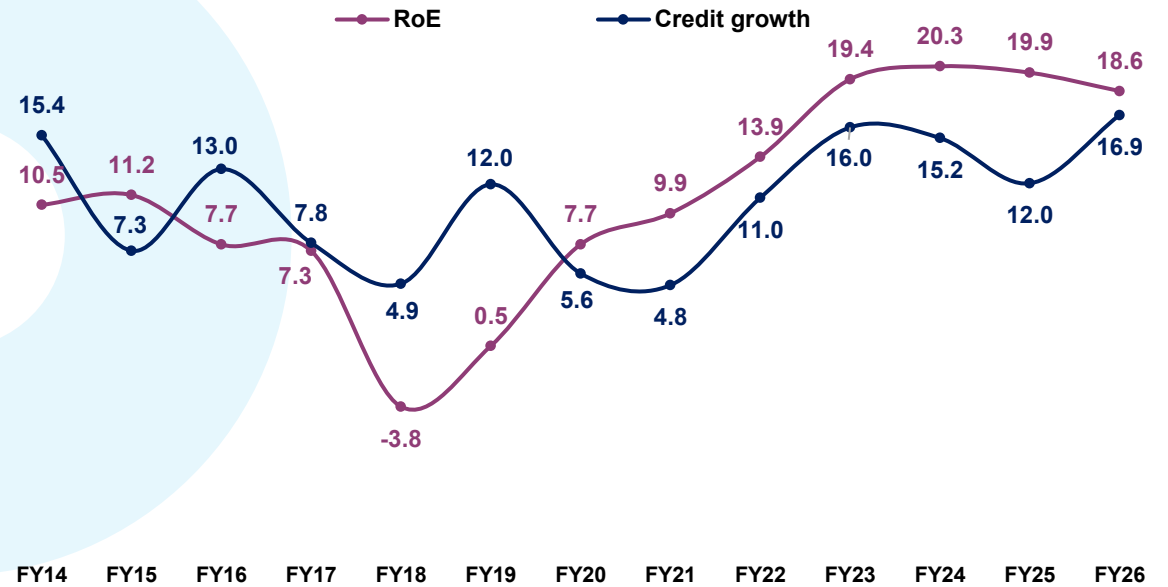
Cost to Average Assets (%)



Capital – assessment based on credit growth and RoE trends



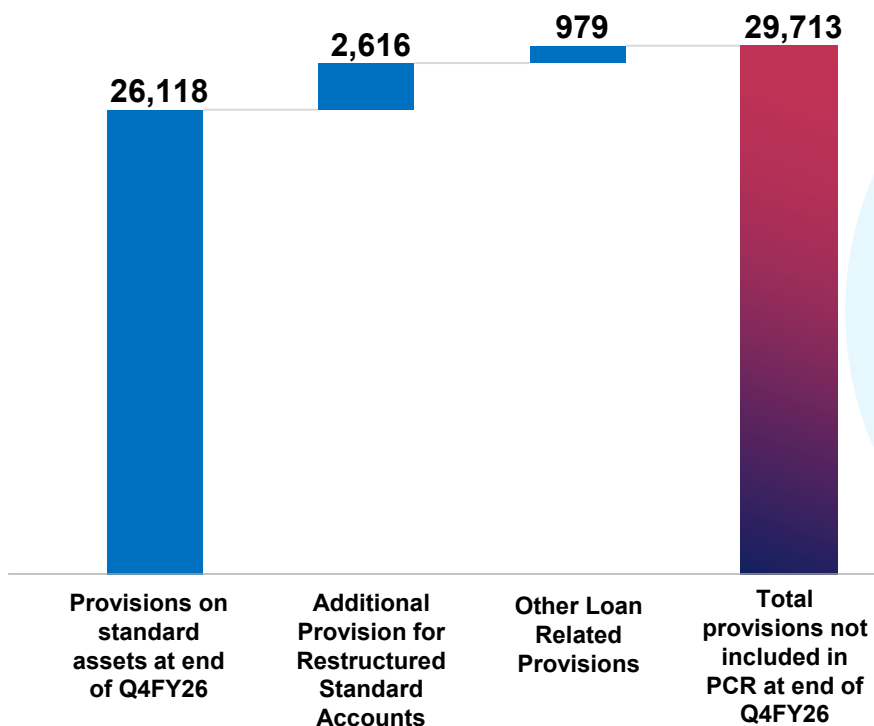
Credit Growth & RoE (%)



Provisions

Available Buffer

₹ in Crores



Sequentially there is a marginal dip in Non NPA provisions mainly on account of:

- Write back in NPLL (Normally Permissible Lending Limit)
- Write back in provisions on DCCO achieved of a large corporate account

Credit cost at

0.37%

for FY26

PCR at

74.36%

legacy book well provided

Non NPA provisions at

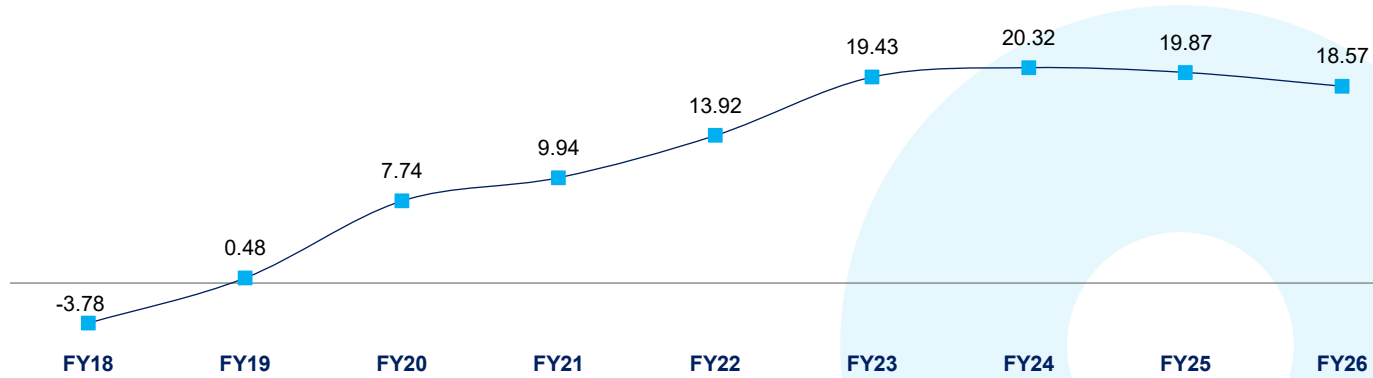
₹ 29,713 crores

~158%

of Net NPA at end of FY26

Sustainable RoE / RoA – a perspective

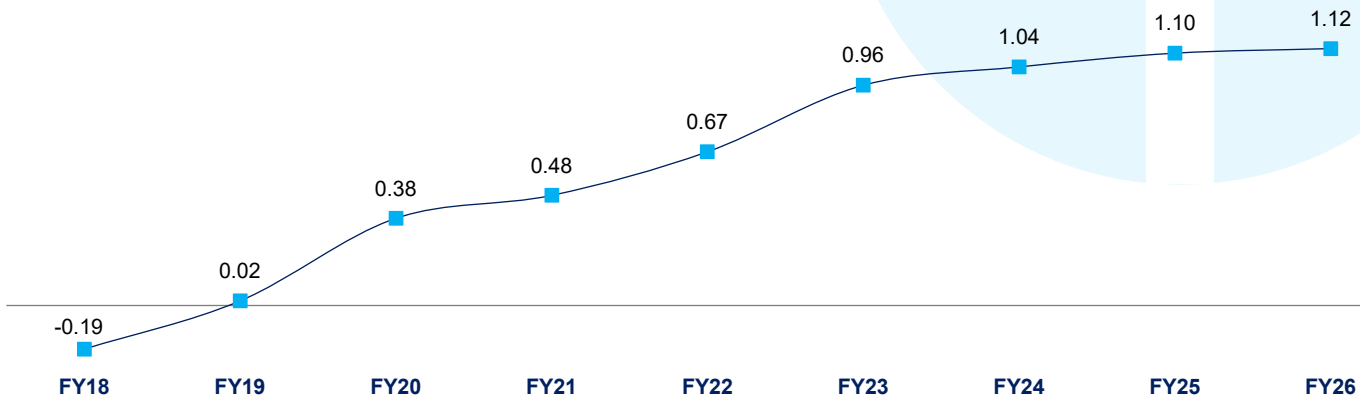
ROE (in %)



Trend in ROE

Consistent value creation for stakeholders

ROA (in %)



Trend in ROA

Continuous improvement in ROA from FY19 onwards

Financial Performance

Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Interest Income [#]	1,19,509	1,22,352	1,23,098	4,61,864	4,82,797	0.61	3.00	4.53
Interest Expenses	76,892	77,366	78,718	2,95,524	3,09,677	1.75	2.37	4.79
Net Interest Income	42,618	44,987	44,380	1,66,340	1,73,120	-1.35	4.13	4.08
Non Interest Income ^{**}	24,367	18,562	17,314	62,308	73,444	-6.72	-28.94	17.87
Operating Income	66,985	63,549	61,694	2,28,648	2,46,564	-2.92	-7.90	7.84
Operating Expenses	35,698	30,687	33,990	1,18,069	1,23,549	10.77	-4.79	4.64
Operating Profit	31,286	32,862	27,704	1,10,579	1,23,015	-15.70	-11.45	11.25
Total Provisions	12,643	11,834	8,020	39,679	42,983	-32.23	-36.56	8.33
Net Profit	18,643	21,028	19,684	70,901	80,032	-6.39	5.58	12.88
NIM (Whole Bank) (%)	2.99	2.98	2.81	3.08	2.91	-17 bps	-18 bps	-17 bps
NIM (Domestic) (%)	3.14	3.11	2.93	3.21	3.03	-18 bps	-21 bps	-18 bps
Cost to Income Ratio (%)	53.29	48.29	55.09	51.64	50.11	680 bps	180 bps	-153 bps
Cost to Assets (%)	2.15	1.73	1.84	1.84	1.73	11 bps	-31 bps	-11 bps

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

Previous period figures have been regrouped / reclassified to conform to current period classification.

Total income

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Interest on Loans	85,710	89,014	89,370	3,30,627	3,50,004	0.40	4.27	5.86
Interest on Resources	30,585	29,707	29,845	1,19,447	1,19,121	0.46	-2.42	-0.27
Other Interest Income	3,214	3,631	3,883	11,790	13,672	6.94	20.80	15.96
Total Interest Income	1,19,509	1,22,352	1,23,098	4,61,864	4,82,797	0.61	3.00	4.53
Fee Income	10,053	8,608	10,852	31,544	36,013	26.07	7.95	14.17
Profit / Loss on Sale / Revaluation of Investments	6,879	3,279	-1,471	15,303	15,604	-144.86	-121.38	1.97
Forex / Derivatives Income	2,859	1,521	1,258	4,379	5,390	-17.24	-55.99	23.07
Misc. Income	4,575	5,154	6,675	11,082	16,436	29.50	45.90	48.32
Total Non Interest Income	24,367	18,562	17,314	62,308	73,444	-6.72	-28.94	17.87
Total Income	1,43,876	1,40,915	1,40,412	5,24,172	5,56,241	-0.36	-2.41	6.12

Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Loan Processing Charges	1,966	1,633	3,055	6,027	7,725	87.11	55.37	28.17
Commission on Govt. Business	1,037	1,096	1,417	3,914	4,696	29.31	36.64	19.98
Commission on LC/BG	989	929	907	3,491	3,579	-2.38	-8.26	2.50
CVE Income	1,285	1,554	1,379	4,546	5,199	-11.28	7.31	14.37
Remittance, Collection, etc.	2,200	1,825	2,345	6,866	7,731	28.51	6.61	12.61
Misc. Fee Income	2,576	1,571	1,748	6,700	7,083	11.30	-32.13	5.72
Fee Income	10,053	8,608	10,852	31,544	36,013	26.07	7.95	14.17

Total expenses

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Interest on Deposits	67,446	69,054	69,721	2,57,228	2,76,756	0.97	3.37	7.59
Interest on Borrowings	6,149	5,025	5,684	25,547	19,472	13.11	-7.57	-23.78
Other Interest Paid	3,297	3,287	3,314	12,750	13,449	0.80	0.51	5.49
Total Interest Expenses	76,892	77,366	78,718	2,95,524	3,09,677	1.75	2.37	4.79
Salary	13,342	12,882	12,860	48,051	50,272	-0.17	-3.61	4.62
Provisions for Employees	4,663	3,121	3,355	16,301	15,452	7.49	-28.05	-5.21
Staff Expenses	18,005	16,003	16,215	64,352	65,724	1.33	-9.94	2.13
Overheads	17,693	14,683	17,775	53,717	57,825	21.05	0.46	7.65
<i>of which: Business Acquisition & Development Expenses</i>	2,226	1,454	2,346	6,493	6,016	61.37	5.40	-7.34
Operating Expenses	35,698	30,687	33,990	1,18,069	1,23,549	10.77	-4.79	4.64
Total Expenses	1,12,590	1,08,052	1,12,708	4,13,593	4,33,225	4.31	0.10	4.75

Overheads

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Rent, Taxes & Lighting	1,805	1,645	1,906	6,283	6,603	15.91	5.61	5.09
Depreciation	929	1,054	1,179	3,529	4,270	11.85	26.95	21.01
Printing & Stationery	277	249	284	884	1,014	13.86	2.45	14.72
Postage & Telecommunications	260	207	270	800	865	30.22	3.72	8.09
Repairs & Maintenance to Bank's Property	372	336	402	1,268	1,380	19.53	8.19	8.80
Travelling & Halting	541	500	539	1,774	1,915	7.66	-0.36	7.92
Deposit & General Insurance	2,752	2,981	3,451	8,963	11,250	15.77	25.41	25.52
Business Acquisition & Development Expenses	2,226	1,454	2,346	6,493	6,016	61.37	5.40	-7.34
ATM / CDM / Debit Card / Other Tech Expenses	3,025	3,004	3,074	10,525	11,285	2.32	1.64	7.22
Misc. Expenses	5,507	3,252	4,323	13,197	13,227	32.95	-21.50	0.22
Overheads	17,693	14,683	17,775	53,717	57,825	21.05	0.46	7.65

Provisions & profit

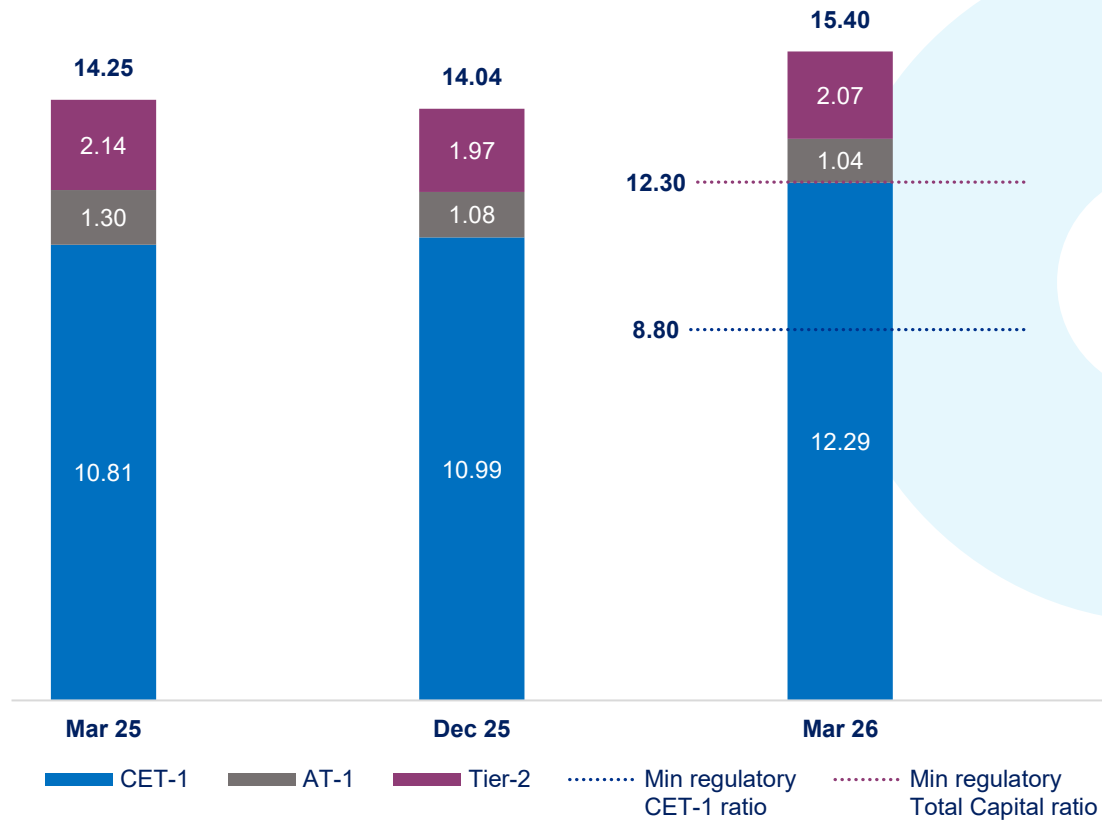
Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY25	Q3FY26	Q4FY26	FY25	FY26	Q4FY26 over Q3FY26	Q4FY26 over Q4FY25	FY26 over FY25
Operating Profit	31,286	32,862	27,704	1,10,579	1,23,015	-15.70	-11.45	11.25
Loan Loss	3,964	3,216	3,140	14,418	15,422	-2.34	-20.78	6.96
Standard Assets	400	739	-11	303	1,608			
Investment Depreciation	441	-36	109	514	-14			
Other Provisions	1,636	588	-366	73	523			
Income Tax	6,202	7,327	5,148	24,371	25,445	-29.74	-16.99	4.41
Total Provisions	12,643	11,834	8,020	39,679	42,983	-32.23	-36.56	8.33
Net Profit	18,643	21,028	19,684	70,901	80,032	-6.39	5.58	12.88

Ratios (Annualized)	Q4FY25	Q3FY26	Q4FY26	FY25	FY26
ROA (%)	1.12	1.19	1.07	1.10	1.12
ROE (%)				19.87	18.57
Earning Per Share (₹)	84.72	90.38	86.48	79.44	87.59

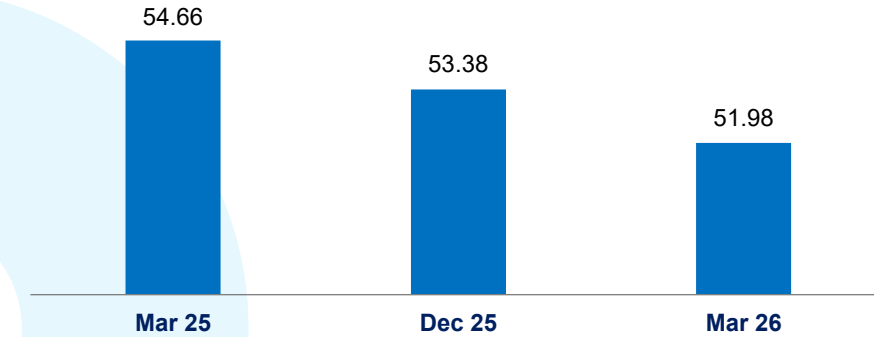
Capital Adequacy

Well-capitalized bank with adequate liquidity

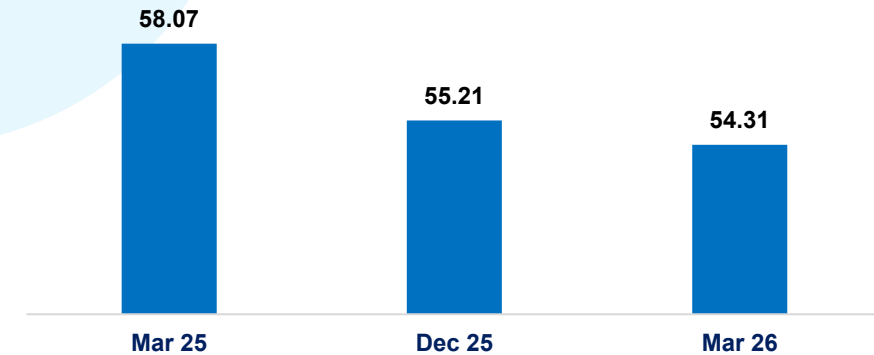
Capital Ratios (%)



RWA to Total Assets (%)



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

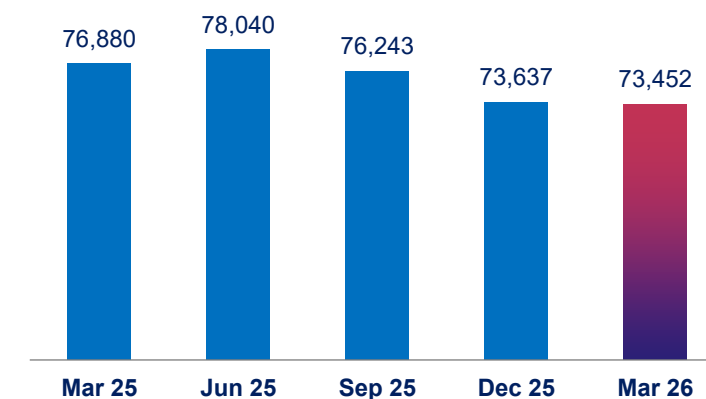


Asset Quality

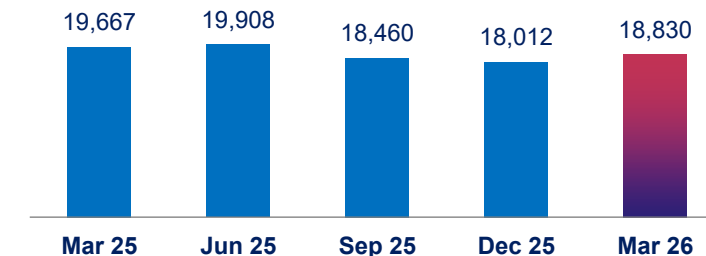
Asset quality (1/3)

Cumulative for the Period (%)	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26
Gross NPA Ratio	1.82	1.83	1.73	1.57	1.49
Net NPA Ratio	0.47	0.47	0.42	0.39	0.39
PCR (Incl. AUCA)	92.08	91.71	92.29	92.37	91.97
PCR	74.42	74.49	75.79	75.54	74.36
Corporate PCR (Excl. AUCA)	97.75	98.67	98.68	99.37	99.01
Slippage Ratio	0.55	0.75	0.60	0.54	0.54
Credit cost	0.38	0.47	0.43	0.39	0.37

Gross NPA (₹ in Crores)



Net NPA (₹ in Crores)



Asset quality (2/3)

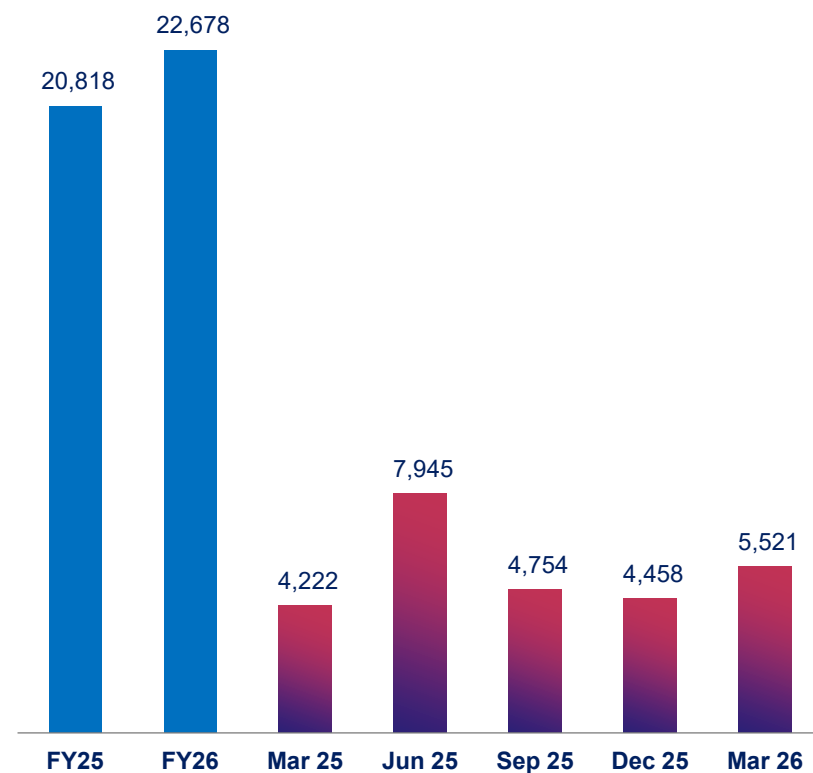
₹ in Crores

Movement of NPAs:	Q4FY25	FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	FY26
Opening Level of Gross NPAs	84,360	84,276	76,880	78,040	76,243	73,637	76,880
Total Reductions	11,799	29,520	7,239	6,794	7,466	5,732	27,232
of which : Recovery + Upgradation	1,739	9,211	3,253	2,279	2,371	1,526	9,429
Gross Addition	4,319	22,124	8,398	4,998	4,860	5,548	23,804
of which : Increase in O/s	98	1,306	453	244	402	27	1,126
: Fresh Slippages	4,222	20,818	7,945	4,754	4,458	5,521	22,678
Net Increase	-7,480	-7,396	1,159	-1,797	-2,606	-184	-3,428
Closing Level of Gross NPAs	76,880	76,880	78,040	76,243	73,637	73,452	73,452

Segmental NPAs:	Mar 25		Dec 25		Mar 26	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	57,057	2.42	59,318	2.23	59,927	2.17
Agri.	29,389	8.43	29,975	7.64	30,228	7.25
Per Segment	11,132	0.74	11,266	0.68	11,389	0.66
SME	16,536	3.27	18,077	3.01	18,309	2.99
Corporate	18,450	1.49	13,256	0.99	12,590	0.88
International	1,373	0.22	1,063	0.15	936	0.13
Total	76,880	1.82	73,637	1.57	73,452	1.49

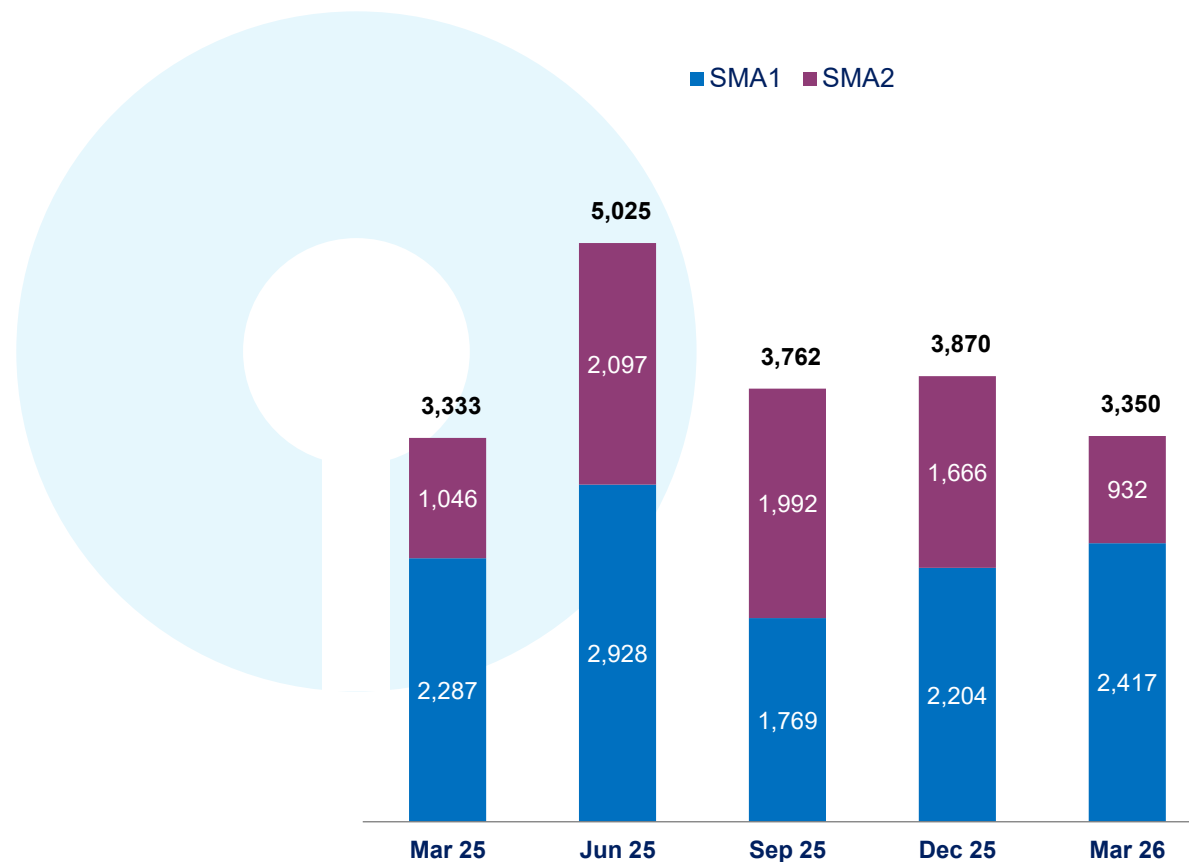
Asset quality (3/3)

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)

25.11%

Debit card spends

30.62%

ATMs

26.95%

Mobile Banking

No. of Transactions

22.06%

Mobile Banking

Transaction value

With varied payment modes

UPI **6,038 cr** **24.11 cr** **25.10%**

Remit transactions
(Numbers during FY26)

Unique SBI UPI users
based on account nos.
(Cumulative till Mar 26)

Market share in
remittances

Debit cards **25.25 cr** **~39 cr** **~₹113 K Cr**

Debit Cards
(Numbers as on 31st
Mar 26)

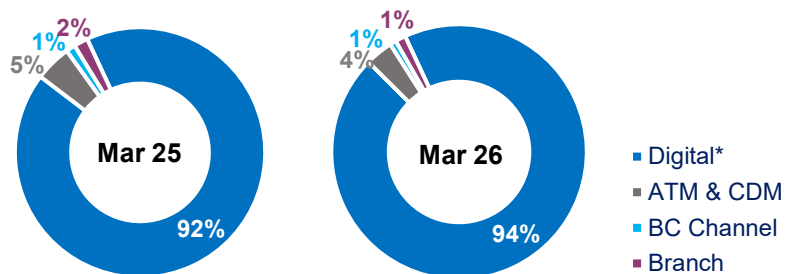
Debit Card spend
transactions
(Numbers during FY26)

Debit Card spend
(Amount during FY26)

ATM **~1 cr**

ATM transactions
per day

Increasing digital adoption(%)



98.7%

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)

8.8 Cr



10.0 Cr

YONO Lite
(Registered Users)

2.7 Cr



2.8 Cr

Unique SBI UPI
(Users)

20.3 Cr



24.1 Cr

Mar 25

Mar 26

INB Customer (Retail)

13.9 Cr



14.0 Cr

Mar 25

Mar 26

No. of BC Outlets

77.3 K



79.1 K

Mar 25

Mar 26

Number of ATMs

63.8 K



64.2 K

Mar 25

Mar 26

Payment acceptance touch points

59.73L

BHIM SBI Pay QR Codes

17.8L

SBI POS

10.7L

BHIM-Aadhar-SBI

10.5L

Bharat QR

Accelerating digital agenda (3/6)

YONO: Driving digital agenda of the Bank



1.25 cr

YONO Registration

1.57 cr

Whatsapp Banking Registration



2.7 L

Digital Loans Disbursed



2.6 L

PPF Accounts Opened

(FY26)

(Numbers)



Digital Banking

Create seamless omni-channel customer experience

(Numbers)

105.0 L

SB accounts opened

317.0 L

YONO Cash

1.6 L

NPS Accounts Opened

2.6 L

PPF Accounts opened



CVE

Provide one-stop shop for all financial needs

(Numbers/Amount*)

87.6 L

Personal Accident Insurance

2.4 L

New Business LI policies sold

10.6 L

Approved Credit Cards

₹ 12 K Cr

Mutual Funds Gross Sales*



e2e Digital Loans

(Disbursement Amt.)

Quick Personal Loans on the go!

(Amount)

₹ 6,765 cr

PAPL

₹ 2,345 cr

Real Time Personal Loan

₹ 568 cr

Insta Home Top Up Loan

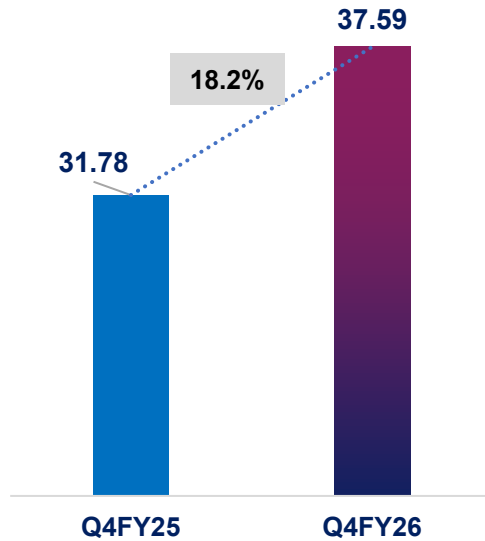
₹ 314 cr

Loan against Mutual Funds

Accelerating digital agenda (4/6)

YONO has shown growth across products and registrations

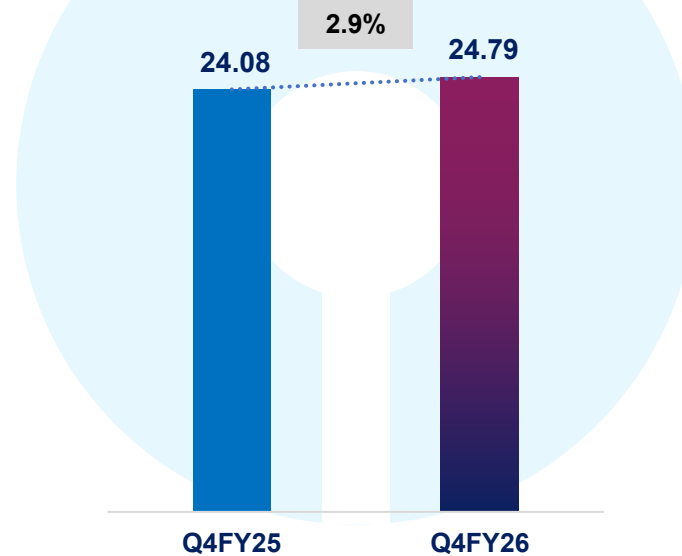
YONO Registration
(# Lakh)



~42 K

Daily Average YONO Registrations in Q4FY26

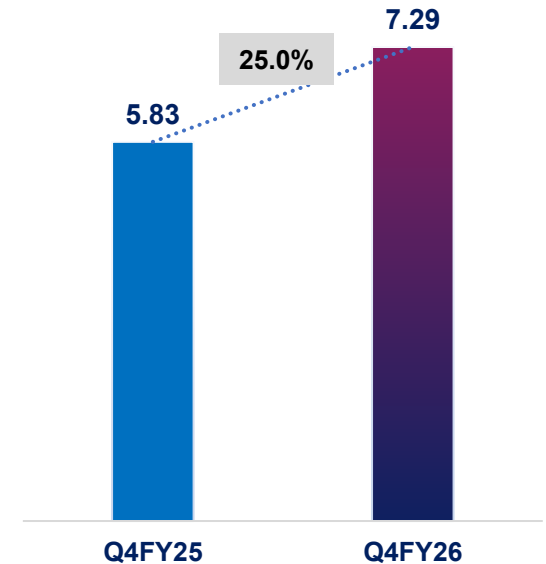
Regular SB Account Opened
(# Lakh)



~28 K

Daily Average SB A/C Opened in Q4FY26

Fund Transfer
(# Crore)



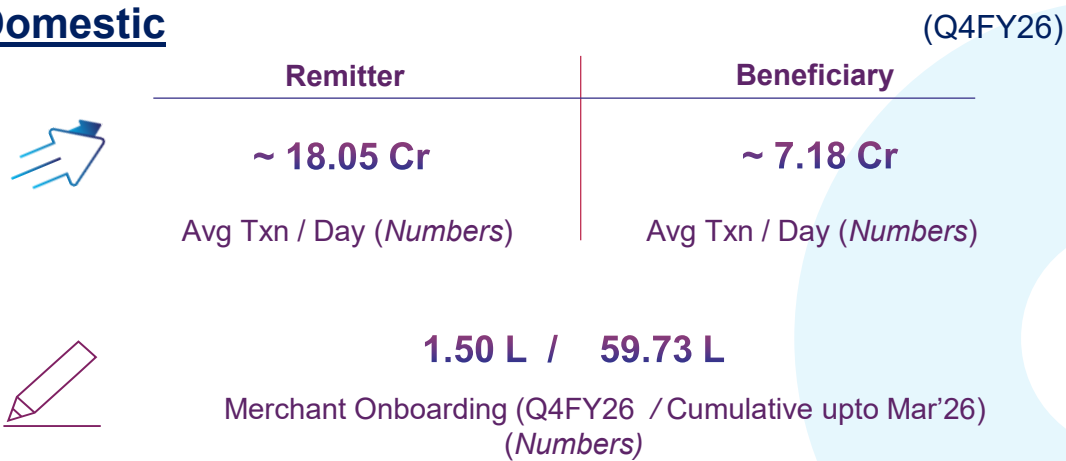
~8 L

Daily Average number of Fund Transfer in Q4FY26

Accelerating digital agenda (5/6)

Leadership across - UPI ecosystem

Domestic



Market Share

25.10%
Remitter Bank

9.66%
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

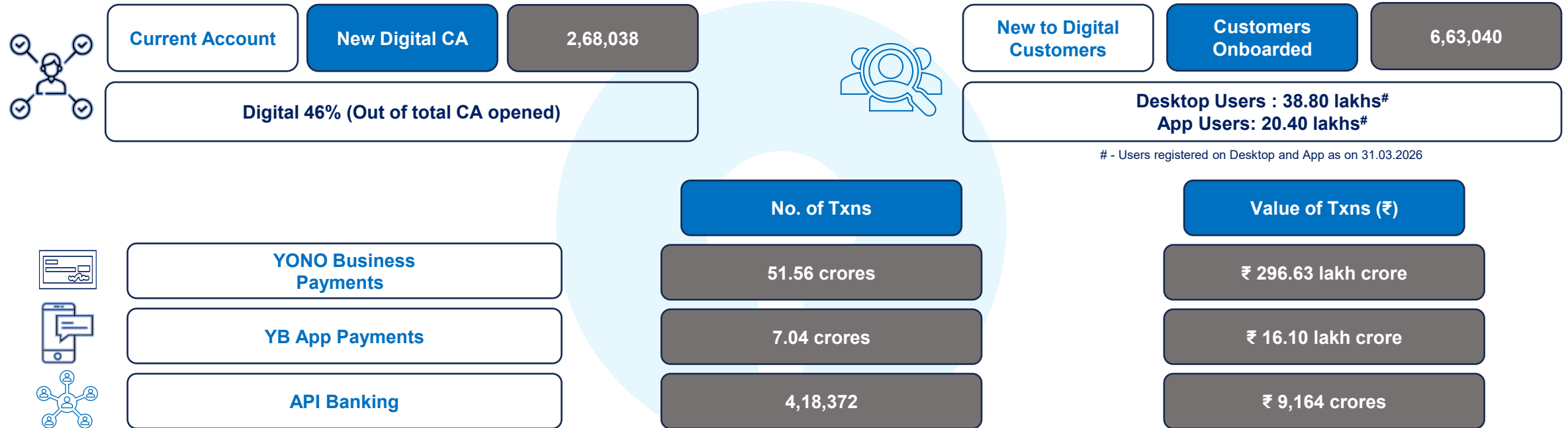


	Q4FY25	Q4FY26
Avg txn/day	3.10 Lakhs	4.74 Lakhs

Total UPI Users on YONO: 4.21 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)

72%

Inland Bank Guarantee (INBG)

53%

Inland letter of credit (INLC)

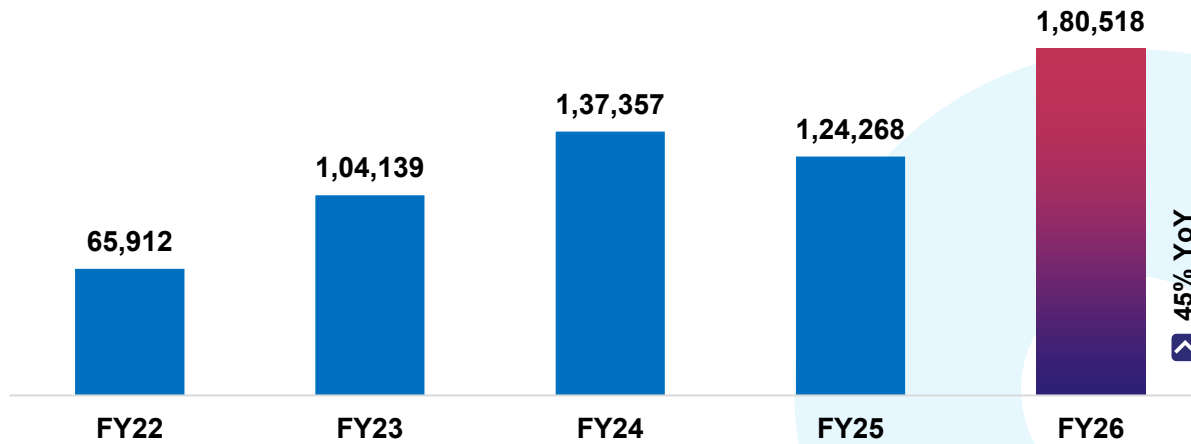
86%

Export Letter of Credit (EXLC)

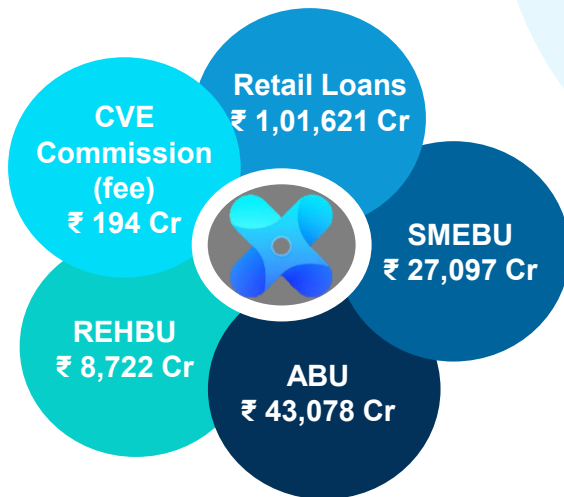
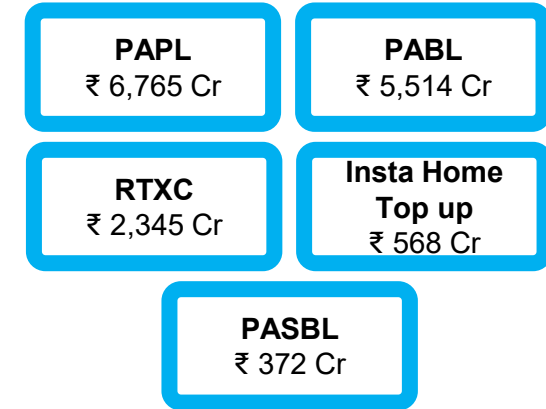
80%

Analytics, AI & ML

Advances Through Analytical Leads (₹ in Crores)



Digital Loans (₹ in Crores)
₹ 15,564 Cr



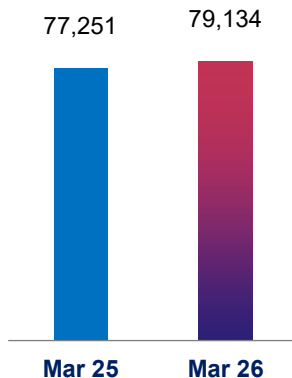
Besides this, significant value created through Risk Mitigation & Operational Efficiency Models

The Bank has operationalised several in-house developed Generative AI solutions for staff and contact centre knowledge management as well as back-office automation

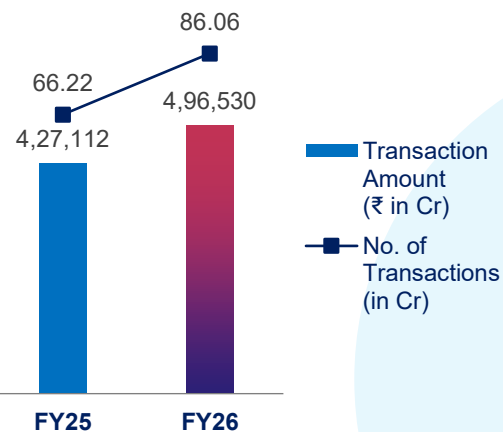
Banking with a Purpose

Financial Inclusion

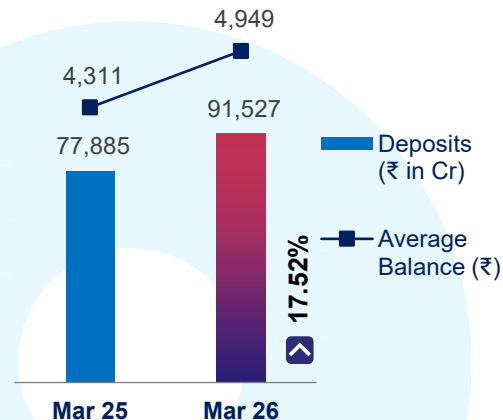
No. of BC outlets



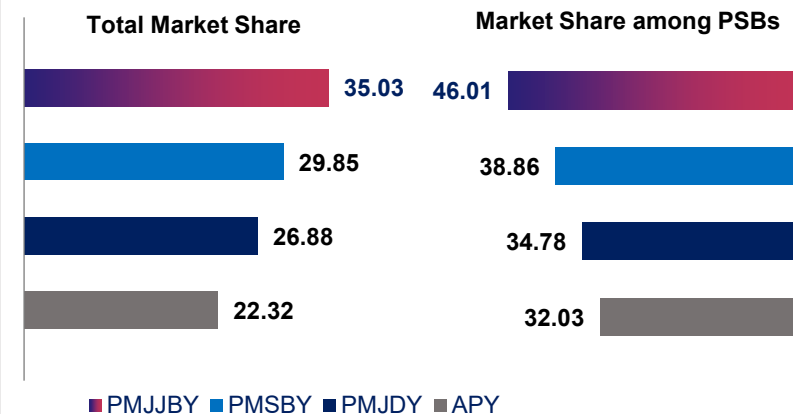
Transactions in BC Channel



Deposits in FI Accounts



Market Leader Social Security Schemes (Share in %) (As on 31.03.2026)



Performance under Social Security Schemes

Cumulative no. in crores	Mar 25	Mar 26
APY	1.73	2.00
PMJJBY	7.13	8.18
PMSBY	14.65	16.11
PMJDY	15.11	15.59

Improvement in Ease of Banking





	Mar 25	Mar 26
Passbook Printers installed at CSPs	33,513	37,297
% Share of Passbooks printed at CSPs	22.61	24.15

New Initiatives at CSP outlets:

- ❖ End to End digitalization of account opening through e-Sign eliminating paper.
- ❖ ~5.00 lakh accounts opened monthly saves 20 lakh sheets of paper, significantly reducing SBI's carbon footprint.
- ❖ Implementation of face authentication for AePS transactions on android devices.



Sustainability Highlights

Financial Capital 	Natural Capital 	Social Capital 	Human Capital 
₹ 80,032 crores Net Profit in FY26	₹ 1,67,617 crores (Fund based) ₹ 21,408 crores (Non-Fund based) Sustainable Finance portfolio	₹ 709 crores CSR Spend during FY26	2,45,131 Total workforce*
₹ 49.33 lakh crore Advances	>59 GW Capacity of Renewable Energy financed Portfolio	79,134 BC outlets*	28.5% Women in workforce*
₹ 59.76 lakh crore Deposits	>49 MWp Captive RE Capacity*	1,47,396 Candidates trained through RSETIs during FY26	6,129 Persons with Disabilities / Divyang*
98.7% Share of transactions through Alternate Channels	117 Green Building Certifications*	>7,900 Number of cycles distributed to girls during FY26	100% All permanent Employees covered under medical benefits

* indicates values that are cumulative in nature i.e. up to 31.03.2026

Environment

SBI's MSCI ESG rating maintained at



FY25

SBI's DJSI ESG rating score improved from



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 31.03.2026 Total outstanding of SBI Green Deposit under Green Rupee Term deposit scheme is ₹218 crores.

Green Building Certification by IGBC

117 of Bank's official / residential buildings certified as Green Building as on 31.03.2026

Tree Plantation

More than 5.76 lakh trees have been planted in open spaces and branch / office premises under CSR activities during FY26

Impetus for Renewable Energy (RE) :
Supporting growth of Fund and Non-Fund based RE projects with an associated capacity of 59,208 MW

As on 31st March 2026

Limits sanctioned for Sustainable Finance activities:

Fund based - ₹ 1,67,617 crores
Non-Fund based - ₹ 21,408 crores

Out of which limit sanctioned for renewable energy projects:

Fund based - ₹ 1,48,993 crores
Non-Fund based - ₹ 18,358 crores

Solar Power (Rooftop & ground mounted):

Fund based - ₹ 93,642 crores
Non-Fund based - ₹ 11,127 crores

Wind Power, Biomass and others:

Fund based - ₹ 41,715 crores
Non-Fund based - ₹ 6,287 crores

Small hydro / Hydro Power:

Fund based - ₹ 13,636 crores
Non-Fund based - ₹ 944 crores

Sustainable Transportation (includes E-Car loan of ₹ 4,521 crores):

Fund based - ₹ 9,739 crores
Non-Fund based - ₹ 1,970 crores

Green buildings:

Fund based - ₹ 1,992 crores
Non-Fund based - Nil

Energy Efficiency process, Waste & Pollution control and others:

Fund based - ₹ 6,893 crores
Non-Fund based - ₹ 1,080 crores

Contributing to Society (1/2)

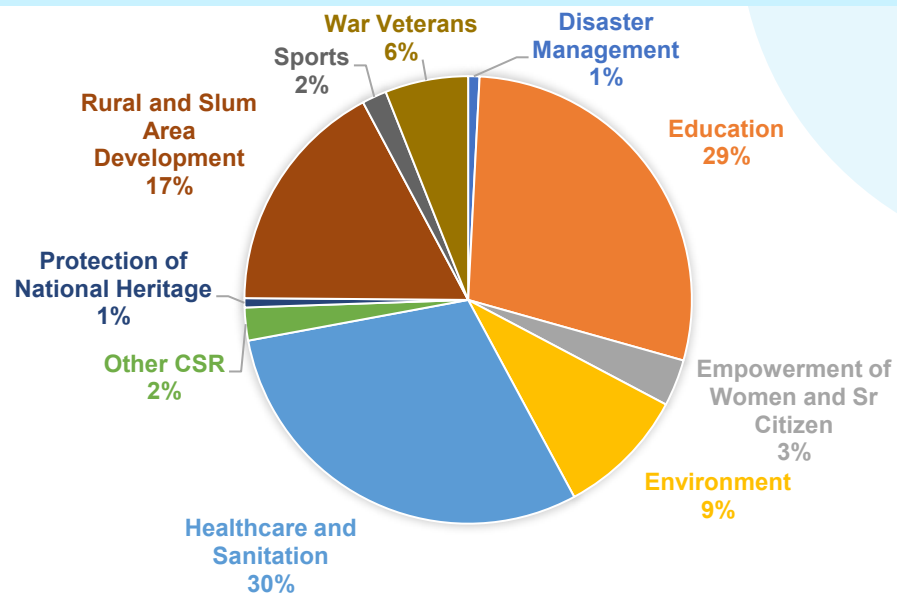
Status of CSR activities as on 31.03.2026

CSR Budget utilization

₹ in Crores

Sr. No.	Circles / Departments	Budget	Utilization
1	SBI Foundation	460.00	495.96
2	Circles	174.00	174.51
3	National / CC / Misc	46.10	10.96
4	SBI RSETIs	28.91	27.58
	Total	709.01	709.01

CSR Expenditure Breakup (excl. SBI Foundation)



Important CSR activities undertaken during the FY26

₹ in Crores

Sr. No.	Activity	No. of Institutions Covered	CSR Expenditure
1.	Upgrading Primary Schools Infrastructure	699	24.45
2.	Upgrading Infrastructure of Old-age homes / Women shelter homes	126	2.75
3.	Upgrading Infrastructure of Orphanages / Special Schools	118	4.25
4.	Upgrading Infrastructure of Anganwadi Centres	597	6.05
5.	Upgrading Infrastructure of Primary Health Centres	453	7.01
	Total	1,993	44.51

Beti Bachao Beti Padhao Initiatives

Girls Toilets Construction		Installation of Sanitary Pad Incinerators		Distribution of Re-usable Sanitary Pad Kits in Schools		Cycle Distribution to Girl Students	
No. of Institutions Covered	167	No. of Institutions Covered	1,929	No. of Institutions Covered	1,921	No. of Institutions Covered	538
No. of Toilets constructed	245	No. of Incinerators installed	2,435	No. of Sanitary Pad distributed	6,80,418	No. of Cycles distributed	7,906
CSR Expenditure	₹ 3.95 Cr	CSR Expenditure	₹ 4.17 Cr	CSR Expenditure	₹ 11.35 Cr	CSR Expenditure	₹ 4.65 Cr

Contributing to Society (2/2)

SBI Foundation: Highlights of long-term projects

SBI Foundation

- In FY26, SBI Foundation funded 203 projects, and sanctioned ₹611 Crores. SBI Foundation and its verticals also garnered 10 awards, including CSR Times Gold Award 2025 and SKOCH Gold Awards 2025.



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

- In FY26, CoE for PwDs sanctioned 20 projects and ₹ 42 Crores.
- On January 16, 2026, **Shri Challa Sreenivasulu Setty, Chairman of SBI Group**, visited the **Dialogue in the Dark (DID) Centre**, Nariman Point, with senior leadership, along with select SBI Central Board Directors.
- SBIF Centre of Excellence for Persons with Disabilities** participated in Purple Fest 2026 at President's Estate, New Delhi, on 13th March 2026, which was graced by **Hon'ble President Smt. Draupadi Murmu**.



SBIF Jivanam: Healthcare

- In FY26, Jivanam sanctioned 51 projects and ₹ 131 Crores.
- On February 4, 2026, **SBI Chairman Shri Challa Sreenivasulu Setty** handed over the project grant cheque for SBIF Jivanam — Supporting Medical Equipment at Government General Hospital, Guntur, to the President of Ramky Foundation and Superintendent Dr. SSV Ramana (M.S. Ortho).
- On 14th March 2026, the milestone event celebrating “2 Lakh+ women screened” under the “Swasth Mahila, Swasth Goa” initiative was held in Goa. The initiative is implemented in partnership with Yuvraj Singh Foundation.



SBIF CONSERW : Environment & Sustainability

- In FY26, CONSERW vertical sanctioned 23 projects and ₹ 82.69 Crores.
- CONSERW Conclave** was held in Mumbai on 18 March 2026. The Conclave addressed threats to Urban Ecosystem to Urban Ecosystem and Green Spaces amid climate change with the theme “**Conserving Urban Ecosystems and Green Spaces: Air & Water for a Changing Climate**”.
- SBI Foundation Independent Director, Shri Venkatesh Srinivasan**, along with **Shri Swapan Dhar, MD, SBI Foundation**, visited Jawaharlal Nehru Port Authority (JNPA) for the development of 7 acres of dense forest using the Miyawaki method.



SBIF ILM : Education

- In FY26, SBIF Integrated Learning Mission sanctioned 20 projects and ₹ 137.74 Crores.
- Hon'ble Prime Minister Narendra Modi** spoke in detail about Anweshana, Prayoga's flagship programme, supported by SBIF, during the 132nd edition of Mann Ki Baat, on 29 March 2026.



SBI Youth for India Fellowship Program

- First Review Workshops for the Fellows of SBI YFI Batch 2025-26 were conducted across our 15 Partner NGOs, along with field visits to the project locations of all 91 Fellows.



SBIF LEAP : Livelihoods

- In FY26, SBIF LEAP sanctioned 25 projects and ₹ 78.86 Crores.
- SBIF LEAP team members attended a CSR Conclave, organized in New Delhi by the Ministry of Agriculture & Farmers Welfare, in collaboration with UNDP India and the Gates Foundation.



SBI Gram Seva : Rural Development

- In FY26, SBI Gram Seva sanctioned 36 projects and ₹ 71.84 Crores.
- Hon'ble Member of Parliament, Nagarkurnool, Dr. Mallu Ravi** formally launched 'Gram Seva' project in partnership with Bhavishya Bharat in Jogulamba Gadwal District, Telangana, on 20 January 2026.
- The **Times of India** on 26 February 2026, highlighted the impact of SBI Foundation's 'Raitha Bandhu' initiative. Meaning “farmer's friend” in Kannada, Raitha Bandhu is an innovative programme aimed at enhancing farmers' incomes by improving irrigation facilities and promoting better soil management practices at the farm level.



SBIF ACE

- In FY26, SBIF ACE sanctioned 5 projects and ₹ 22.56 Crores.
- SBIF ACE Archery Academy in Deoria, UP**, was inaugurated by Hon'ble MP Shri Rajbhar, with SBI Foundation's support alongside Sanjeeva Singh Archery Institute Trust.
- 4 SBIF-supported athletes, through the PASS program, won two golds and two silver medals respectively in **World Para Athletics Grand Prix 2026 (New Delhi)**



SBIF Sashakti

- In FY26, SBIF Sashakti sanctioned 22 projects and ₹ 30.36 Crores.
- “**SBIF Sashakti: EntrepreNaari**” closing ceremony was held on 15 March 2026 in Goa. The initiative was implemented in partnership with the Society for Educational Welfare and Economic Development (SEED).

SBI's Policy Framework

Governance

Board level committees & Policies for better control and governance



Subsidiaries, Group Financials & Balance Sheet

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

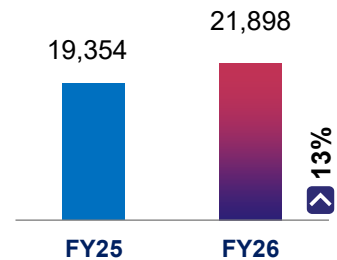
As on Mar 2026

₹ in Crores

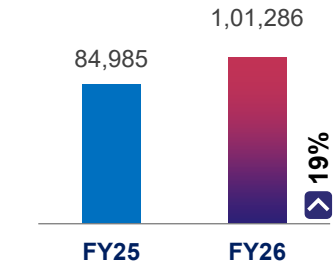


	FY25	FY26
PAT (₹ in Crores)	2,413	2,470
ROE (in %)	15.1	13.7

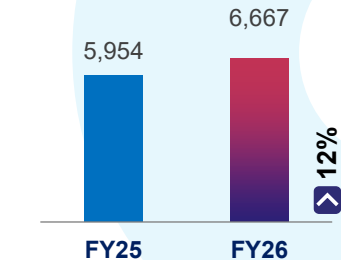
Individual Rated Premium



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 21.4%, 25.5%, 22.9% and 20.0% respectively.

Business Performance

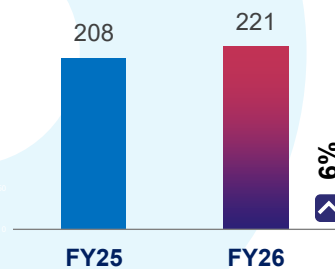
- New Business Premium grew by 20% and stands at ₹42,551 Crores
- Renewal Premium stands at ₹58,735 Crores; growth of 19%
- PAT grew by 2% YoY and stands at ₹2,470 Crores
- Robust solvency ratio of 1.91
- Expenses ratio of 6.1%
- VONB margin stands at 27.5%
- Assets under Management stands at ₹4,87,163 Crores; growth of 9% YoY
- Embedded Value stands at ₹ 80,791 Crores; growth of 15% YoY. Return on Embedded Value (ROEV) is 19.7%



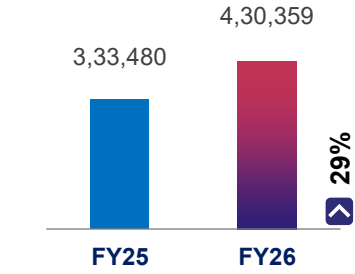
	FY25	FY26
PAT (₹ in Crores) *	1,916	2,167
ROE (in %)	14.6	14.6

*As per Ind AS, without OCI

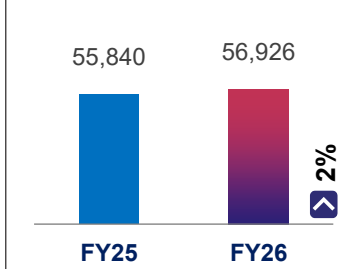
CIF (In Lakhs)



Spends



Receivables



Market Share

- #2 player in Cards and #3 in Spends
- Cards-in-force as of Mar 26 18.6% (Mar 31, 2025 19.0%),
- Spends in FY26 18.1%, (FY25 15.7%)

Portfolio

- ▲ 6% YoY in cards,
- ▲ 29% YoY in spends
- ▲ 2% YoY in receivables

Profitability

- During FY26 Revenue from Operations grew 10% YoY, PAT at ₹2,167 Crores
- During FY26, ROA is at 3.2%, ROE is at 14.6%
- As on Mar 26, Capital Adequacy Ratio (CAR) is at 25.5%, Tier I is at 20.0%.

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

As on Mar 2026

₹ in Crores

SBI FUNDS MANAGEMENT LIMITED

	FY25	FY26
PAT (₹ in Crores)*	2,531	3,051
ROE (in %) [#]	33.6	43.0

*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. As on Mar 2026, SBIFML has a quarterly Average AUM of ₹ 12.48 lakh crore with a market share of 15.31%. The second largest player has a market share of 13.54%.
- SBIFML Quarterly average Mutual Fund AUM grew by ₹ 1.75 lakh crores from ₹ 10.73 lakh crore in Q4FY25 to ₹ 12.48 lakh crore in Q4FY26.

SBICAPS Complete Investment Banking Solutions

Group	FY25	FY26
PAT (₹ in Crores)	1,205	1,411
ROE (in %)*	24.3	23.8

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

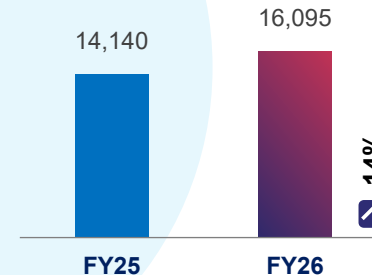
Performance Highlights

- PA&SF Group: Ranked No.1 India Borrower Loans (Mandated Lead Arranger). Market share of 36.19% (FY26).
- DCM: Ranked No.5 for Debt Private placement of bonds in FY26 as per the Bloomberg league table.
- ECM: Ranked No.3 in the Prime Database (by issue amount) for the issues done in FY26.

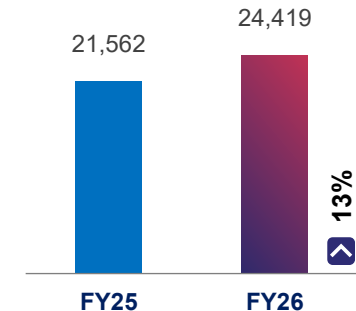
SBI general INSURANCE SURAKSHA AUR BHAROSA DONO

	FY25	FY26
PAT (₹ in Crores)	509	553
ROE (in %)	11.5	11.2

Gross Written Premium



AUM



Performance Highlights

- Ranked 5th amongst the Private players in FY26
- SBIG Market share is 7.17% in FY26 as against 6.90% in FY25 among Private players.
- No. 1 player in Personal Accident segment amongst Private players.
- 2nd in private Crop segment.
- No. 1 player in Common Service Centre Business in rural market.

Regional Rural Banks

Sponsored by SBI

Performance Highlights – FY26

9 RRBs operating in 9 States

- Deposits at ₹ 1,44,225 crores ▼ 2.27% YoY
- CASA ▼ 104 bps YoY at 52.77%
- Gross Advances at ₹ 1,24,539 crores ▲ 9.50% YoY
- CD Ratio ▲ 928 bps YoY at 86.35%
- NIM ▲ 12 bps YoY at 4%

Network of 4,181 branches in 196 districts

- Gross NPA ▼ 84 bps YoY at 2.45%
- Net Profit of ₹ 2,638 crores ▲ 14.66% YoY
- ROA ▲ 17 bps YoY at 1.36%
- PCR ▲ 742 bps YoY at 86.87%
- ROE ▲ 63 bps YoY at 13.96%

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 – FY26

Particulars (₹ in Crores)	Year Ended		Growth (%)
	FY25	FY26	
Interest Earned [#]	4,90,313	5,14,933	5.02
Non-Interest Income ^{**}	1,73,031	1,97,711	14.26
Total Income	6,63,343	7,12,644	7.43
Interest Expended	3,00,943	3,15,005	4.67
Operating Expenses (i+ii)	2,36,574	2,62,650	11.02
(i) Employee Cost	70,396	72,768	3.37
(ii) Other Operating Expenses	1,66,178	1,89,882	14.26
Total Expenditure	5,37,517	5,77,655	7.47
Operating Profit	1,25,826	1,34,988	7.28
Provisions (other than Tax)	19,461	20,960	7.70
Add: Share in profit of associates	1,505	1,497	-0.55
Less: Minority Interest	2,961	3,367	13.70
Tax Expenses	27,348	28,860	5.53
Net Profit	77,561	83,299	7.40

Particulars	Year Ended	
	FY25	FY26
ROA (%)	1.10	1.07
ROE (%)	19.65	17.56
Earning Per Share (₹)	86.91	91.16
Expenses Ratio (%)	51.33	49.80
NIM (%)	3.15	3.02
Gross NPA Ratio (%)	1.82	1.50
Net NPA Ratio (%)	0.47	0.38

* 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

Previous period figures have been regrouped / reclassified to conform to current period classification.

Balance sheet

Liabilities

₹ in Crores

	SBI SOLO			SBI GROUP		
	Mar 25	Mar 26	YOY Growth (%)	Mar 25	Mar 26	YOY Growth (%)
Capital	892	923	3.43	892	923	3.43
Reserves and Surplus	4,40,270	5,43,519	23.45	4,86,144	5,95,208	22.43
Minority Interest				18,026	18,768	4.12
Deposits	53,82,190	59,75,642	11.03	54,39,898	60,43,097	11.09
Borrowings	5,63,573	7,31,254	29.75	6,10,857	7,77,302	27.25
Other Liabilities & Provisions	2,89,129	3,71,674	28.55	7,58,367	8,86,270	16.87
Total Liabilities	66,76,053	76,23,012	14.18	73,14,185	83,21,569	13.77

Assets

	SBI SOLO			SBI GROUP		
	Mar 25	Mar 26	YOY Growth (%)	Mar 25	Mar 26	YOY Growth (%)
Cash & balances with RBI	2,27,217	2,68,445	18.14	2,27,485	2,68,682	18.11
Bal with Banks & Money at Call and Short Notice	1,13,012	1,16,115	2.75	1,30,448	1,33,161	2.08
Investments	16,90,573	18,01,254	6.55	22,05,601	23,59,502	6.98
Net Advances	41,63,312	48,77,895	17.16	42,50,831	49,78,013	17.11
Fixed Assets	44,108	54,790	24.22	46,338	57,152	23.34
Other Assets	4,37,831	5,04,513	15.23	4,53,483	5,25,058	15.78
Total Assets	66,76,053	76,23,012	14.18	73,14,185	83,21,569	13.77

Thank You