

Press Release

Q1FY26 RESULTSHighlights**Profitability**

- Net Profit for Q1FY26 stands at **₹19,160 crores** witnessing a growth of 12.48% YoY.
- Operating Profit** for Q1FY26 grew by 15.49% YoY to **₹30,544 crores**.
- Bank's **ROA** and **ROE** for Q1FY26 stand at 1.14% and 19.70% respectively
- Net Interest Income (**NII**) for Q1FY26 decreased by 0.13% YoY.
- Whole Bank and Domestic **NIM** for Q1FY26 stand at 2.90% and 3.02% respectively.

Balance Sheet

- Whole Bank Advances** growth at 11.61% YoY with **Domestic Advances** growing by 11.06% YoY. **Whole Bank Advances** at ₹42.5 Lakh crores.
- Foreign Offices' Advances** grew by 14.81% YoY.
- SME Advances** grew by 19.10% YoY, followed by **Agri Advances** which grew by 12.67% YoY while **Retail Personal Advances** and **Corporate Advances** registered YoY growth of 12.56% and 5.70% respectively.
- Whole Bank Deposits** grew by 11.66% YoY. **CASA Deposit** grew by 8.05% YoY. CASA ratio stands at 39.36% as on 30th June 25.

Asset Quality

- Gross NPA ratio** at 1.83% improved by 38 bps YoY.
- Net NPA ratio** at 0.47% improved by 10 bps YoY.
- Provision Coverage Ratio (PCR)** stands at 74.49% while **PCR (incl. AUCA)** stands at 91.71%.
- Slippage Ratio** for Q1FY26 improved by 9 bps YoY and stands at 0.75%.
- Credit Cost** for Q1FY26 stands at 0.47%.

Capital Adequacy

- Capital Adequacy Ratio (**CAR**) as at the end of Q1FY26 stands at 14.63%.

Alternate Channels

- 66% of SB accounts acquired digitally through YONO in Q1FY26.
- Share of Alternate Channels in total transactions increased from ~98.2% in Q1FY25 to ~98.6% in Q1FY26.

Key Summary of Q1FY26 Results

₹ in Crores	Q1FY25	Q4FY25	Q1FY26	YoY %	QoQ %
Profit & Loss					
Interest Income	1,11,526	1,19,666	1,17,996	5.80	-1.40
Interest Expenses	70,401	76,892	76,923	9.27	0.04
Net Interest Income	41,125	42,775	41,072	-0.13	-3.98
NIM, % (Domestic)	3.35	3.15	3.02	-33 bps	-13 bps
Operating Profit	26,449	31,286	30,544	15.49	-2.37
Loan loss provisions	4,518	3,964	4,934	9.21	24.46
Profit after tax	17,035	18,643	19,160	12.48	2.78

₹ in Crores	Jun 24	Mar 25	Jun 25	YoY %	QoQ %
Balance Sheet					
Gross advances	38,12,087	42,20,703	42,54,516	11.61	0.80
Domestic Corporate	11,38,579	12,40,592	12,03,430	5.70	-3.00
Domestic Retail Personal	13,68,045	15,06,477	15,39,878	12.56	2.22
Of which: Home loans	7,39,581	8,30,763	8,50,856	15.05	2.42
Deposits	49,01,726	53,82,190	54,73,254	11.66	1.69
Domestic CASA	19,14,440	20,65,161	20,68,527	8.05	0.16
Domestic Term Deposits	27,89,510	31,01,702	31,86,346	14.23	2.73
CASA Ratio (%)	40.70	39.97	39.36	-134 bps	-61 bps
GNPA	84,226	76,880	78,040	-7.34	1.51
NNPA	21,555	19,667	19,908	-7.64	1.23

Ratios (%)	Q1FY25	Q4FY25	Q1FY26	YoY, bps	QoQ, bps
Asset Quality					
GNPA	2.21	1.82	1.83	-38	1
NNPA	0.57	0.47	0.47	-10	0
PCR (with AUCA)	91.76	92.08	91.71	-5	-37
PCR (without AUCA)	74.41	74.42	74.49	8	7
Slippage Ratio	0.84	0.42	0.75	-9	33
Credit Cost	0.48	0.39	0.47	-1	8
Capital Ratios					
CET-1 ratio	10.25	10.81	11.10	85	29
Tier-1 ratio	11.78	12.11	12.45	67	34
CAR	13.86	14.25	14.63	77	38

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Q2FY26 RESULTS

Highlights

Business

- Business crossed ₹100 Trillion
- RAM Portfolio crossed ₹25 Trillion

Profitability

- Net Profit for Q2FY26 stands at **₹20,160 crores** witnessing a growth of 9.97% YoY.
- **Operating Profit** for Q2FY26 up by 8.91% YoY to **₹31,904 crores**.
- Bank's **ROA** and **ROE** for the half year stand at 1.15% and 20.21% respectively
- Net Interest Income (**NII**) for Q2FY26 increased by 3.28% YoY.
- Whole Bank and Domestic **NIM** for the half year stand at 2.93% and 3.05% respectively.
- Whole Bank **NIM** for Q2FY26 is at 2.97% and Domestic NIM is at 3.09%.

Balance Sheet

- **Whole Bank Advances** growth at 12.73% YoY with **Domestic Advances** growth at 12.32% YoY.
- **Foreign Offices' Advances** grew by 15.04% YoY.
- **Retail Advances** grew by 15.09% YoY, led by **SME Advances** growth at 18.78% YoY followed by **Agri Advances** growth at 14.23% YoY and **Retail Personal Advances** growth at 14.09%.
- **Corporate Advances** registered YoY growth of 7.10%.
- **Whole Bank Deposits** grew by 9.27% YoY. **CASA Deposit** grew by 8.06% YoY. CASA ratio stands at 39.63% as on 30th September 25.

Asset Quality

- **Gross NPA ratio** at 1.73% improved by 40 bps YoY.
- **Net NPA ratio** at 0.42% improved by 11 bps YoY.
- **Provision Coverage Ratio (PCR)** improved by 13 pbs YoY and stands at 75.79% while **PCR (incl. AUCA)** improved by 8 bps and stands at 92.29%.
- **Slippage Ratio** for H1FY26 improved by 8 bps YoY and stands at 0.60%. **Slippage Ratio** for Q2FY26 improved by 6 bps YoY and stands at 0.45%
- **Credit Cost** for Q2FY26 stands at 0.39%.

Capital Adequacy

- Capital Adequacy Ratio (**CAR**) as at the end of Q2FY26 stands at 14.62%.

Alternate Channels

- More than 64% of SB accounts opened digitally through YONO in Q2FY26.
- Share of Alternate Channels in total transactions increased from ~98.2% in H1FY25 to ~98.6% in H1FY26.

Key Summary of Q2FY26 Results

₹ in Crores	Q2FY25	Q1FY26	Q2FY26	YoY %	QoQ %	H1FY25	H1FY26	YoY %
Profit & Loss								
Interest Income	1,13,871	1,17,996	1,19,654	5.08	1.41	2,25,397	2,37,650	5.44
Interest Expenses	72,251	76,923	76,670	6.12	-0.33	1,42,652	1,53,593	7.67
Net Interest Income	41,620	41,072	42,984	3.28	4.65	82,745	84,057	1.59
NIM, % (Domestic)	3.27	3.02	3.09	-18 bps	7 bps	3.31	3.05	-26 bps
Operating Profit	29,294	30,544	31,904	8.91	4.45	55,742	62,449	12.03
Loan loss provisions	3,631	4,934	4,132	13.81	-16.25	8,149	9,066	11.26
Profit after tax	18,331	19,160	20,160	9.97	5.22	35,367	39,320	11.18

₹ in Crores	Sep 24	Jun 25	Sep 25	YoY %	QoQ %
Balance Sheet					
Gross advances	39,20,719	42,54,516	44,19,674	12.73	3.88
Domestic Corporate	11,57,171	12,03,430	12,39,346	7.10	2.98
Domestic Retail Personal	13,96,624	15,39,878	15,93,360	14.09	3.47
Of which: Home loans	7,64,141	8,50,856	8,80,422	15.22	3.47
Deposits	51,17,285	54,73,254	55,91,700	9.27	2.16
Domestic CASA	19,65,899	20,68,527	21,24,266	8.06	2.69
Domestic Term Deposits	29,44,629	31,86,346	32,36,366	9.91	1.57
CASA Ratio (%)	40.03	39.36	39.63	-40 bps	27 bps
GNPA	83,369	78,040	76,243	-8.55	-2.30
NNPA	20,294	19,908	18,460	-9.04	-7.28

Ratios (%)	Q2FY25	Q1FY26	Q2FY26	YoY, bps	QoQ, bps	H1FY25	H1FY26	YoY, bps
Asset Quality								
GNPA	2.13	1.83	1.73	-40	-10	2.13	1.73	-40
NNPA	0.53	0.47	0.42	-11	-5	0.53	0.42	-11
PCR (with AUCA)	92.21	91.71	92.29	8	58	92.21	92.29	8
PCR (without AUCA)	75.66	74.49	75.79	13	130	75.66	75.79	13
Slippage Ratio	0.51	0.75	0.45	-6	-30	0.68	0.60	-8
Credit Cost	0.38	0.47	0.39	1	-8	0.43	0.43	0
Capital Ratios								
CET-1 ratio	9.95	11.10	11.47	152	37	9.95	11.47	152
Tier-1 ratio	11.32	12.45	12.67	135	22	11.32	12.67	135
CAR	13.76	14.63	14.62	86	-1	13.76	14.62	86

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