

## 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 30<sup>th</sup> 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 %
<b>Profit &amp; Loss</b>					
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
<b>Profit after tax</b>	<b>17,035</b>	<b>18,643</b>	<b>19,160</b>	<b>12.48</b>	<b>2.78</b>

₹ in Crores	Jun 24	Mar 25	Jun 25	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Gross advances</b>	<b>38,12,087</b>	<b>42,20,703</b>	<b>42,54,516</b>	<b>11.61</b>	<b>0.80</b>
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
<b>Deposits</b>	<b>49,01,726</b>	<b>53,82,190</b>	<b>54,73,254</b>	<b>11.66</b>	<b>1.69</b>
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
<b>Asset Quality</b>					
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
<b>Capital Ratios</b>					
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