

## Press Release

### 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 30<sup>th</sup> 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 %
<b>Profit &amp; Loss</b>								
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
<b>Profit after tax</b>	<b>18,331</b>	<b>19,160</b>	<b>20,160</b>	<b>9.97</b>	<b>5.22</b>	<b>35,367</b>	<b>39,320</b>	<b>11.18</b>

₹ in Crores	Sep 24	Jun 25	Sep 25	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Gross advances</b>	<b>39,20,719</b>	<b>42,54,516</b>	<b>44,19,674</b>	<b>12.73</b>	<b>3.88</b>
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
<b>Deposits</b>	<b>51,17,285</b>	<b>54,73,254</b>	<b>55,91,700</b>	<b>9.27</b>	<b>2.16</b>
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
<b>Asset Quality</b>								
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
<b>Capital Ratios</b>								
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

=====