

Press Release

Q3FY26 RESULTS

Highlights

Business

- Business crossed ₹103 Trillion.
- Deposits & Advances crossed ₹57 Trillion & ₹46 Trillion respectively.
- SME Portfolio crossed ₹6 Trillion.

Profitability

- Highest ever quarterly Net Profit at **₹21,028 crores**, witnessing a growth of 24.49% YoY.
- **Operating Profit** for Q3FY26 up by 39.54% YoY to **₹32,862 crores**.
- Bank's **ROA** and **ROE** for the 9MFY26 stand at 1.16% and 20.68% respectively.
- Net Interest Income (**NII**) for Q3FY26 increased by 9.04% YoY.
- Whole Bank and Domestic **NIM** for the 9MFY26 stand at 2.95% and 3.08% respectively.
- Whole Bank **NIM** for Q3FY26 is at 2.99% and Domestic NIM is at 3.12%.

Balance Sheet

- **Whole Bank Advances** growth at 15.14% YoY with **Domestic Advances** growth at 15.44% YoY.
- **Foreign Offices' Advances** grew by 13.41% YoY.
- **Retail Advances** grew by 16.51% YoY, with double digit growth in all segments. **SME Advances** grew by 21.02% YoY followed by **Agri Advances** growth of 16.56% YoY and **Retail Personal Advances** growth of 14.95%.
- **Corporate Advances** registered YoY growth of 13.37%.
- **Whole Bank Deposits** grew by 9.02% YoY. **CASA Deposit** grew by 8.88% YoY. CASA ratio stands at 39.13% as on 31st December 25. **Retail Term Deposits** registered YoY growth of 14.54%.

Asset Quality

- **Gross NPA ratio** at 1.57% improved by 50 bps YoY.
- **Net NPA ratio** at 0.39% improved by 14 bps YoY.
- **Provision Coverage Ratio (PCR)** increased by 88 pbs YoY and stands at 75.54% while **PCR (incl. AUCA)** increased by 63 bps and stands at 92.37%.
- **Slippage Ratio** for 9MFY26 improved by 5 bps YoY and stands at 0.54%. **Slippage Ratio** for Q3FY26 stands at 0.40%.
- **Credit Cost** for Q3FY26 stands at 0.29%.

Capital Adequacy

- Capital Adequacy Ratio (**CAR**) as at the end of Q3FY26 stands at 14.04%.

Alternate Channels

- More than 68% of SB accounts opened digitally through YONO in Q3FY26.
- Share of Alternate Channels in total transactions increased from ~98.1% in 9MFY25 to ~98.6% in 9MFY26.

Key Summary of Q3FY26 Results

₹ in Crores	Q3FY25	Q2FY26	Q3FY26	YoY %	QoQ %	9MFY25	9MFY26	YoY %
Profit & Loss								
Interest Income	1,17,427	1,19,654	1,22,556	4.37	2.43	3,42,823	3,60,206	5.07
Interest Expenses	75,981	76,670	77,366	1.82	0.91	2,18,633	2,30,959	5.64
Net Interest Income	41,446	42,984	45,190	9.04	5.13	1,24,191	1,29,247	4.07
NIM, % (Domestic)	3.15	3.09	3.12	-3 bps	3 bps	3.25	3.08	-17 bps
Operating Profit	23,551	31,904	32,862	39.54	3.00	79,293	95,311	20.20
Loan loss provisions	2,305	4,132	3,216	39.51	-22.18	10,454	12,282	17.49
Profit after tax	16,891	20,160	21,028	24.49	4.31	52,258	60,348	15.48

₹ in Crores	Dec 24	Sep 25	Dec 25	YoY %	QoQ %
Balance Sheet					
Gross advances	40,67,752	44,19,674	46,83,508	15.14	5.97
Domestic Corporate	11,76,303	12,39,346	13,33,564	13.37	7.60
Domestic Retail Personal	14,47,337	15,93,360	16,63,759	14.95	4.42
Of which: Home loans	7,92,827	8,80,422	9,08,971	14.65	3.24
Deposits	52,29,384	55,91,700	57,01,309	9.02	1.96
Domestic CASA	19,65,237	21,24,266	21,39,726	8.88	0.73
Domestic Term Deposits	30,48,623	32,36,366	33,28,126	9.17	2.84
CASA Ratio (%)	39.20	39.63	39.13	-7 bps	-50 bps
GNPA	84,360	76,243	73,637	-12.71	-3.42
NNPA	21,378	18,460	18,012	-15.74	-2.43

Ratios (%)	Q3FY25	Q2FY26	Q3FY26	YoY, bps	QoQ, bps	9MFY25	9MFY26	YoY, bps
Asset Quality								
GNPA	2.07	1.73	1.57	-50	-16	2.07	1.57	-50
NNPA	0.53	0.42	0.39	-14	-3	0.53	0.39	-14
PCR (with AUCA)	91.74	92.29	92.37	63	8	91.74	92.37	63
PCR (without AUCA)	74.66	75.79	75.54	88	-25	74.66	75.54	88
Slippage Ratio	0.39	0.45	0.40	1	-5	0.59	0.54	-5
Credit Cost	0.24	0.39	0.29	5	-10	0.37	0.39	2
Capital Ratios								
CET-1 ratio	9.52	11.47	10.99	147	-48	9.52	10.99	147
Tier-1 ratio	10.85	12.67	12.07	122	-60	10.85	12.07	122
CAR	13.03	14.62	14.04	101	-58	13.03	14.04	101

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