

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 30th SEPTEMBER 2026

Global Business Up by 15.88% YoY

Global Deposit up by 13.13% YoY

Global Advances up by 19.46% YoY

Net Profit up by 8.40% YoY

Key Highlights

(September 2025 V/s September 2026)

- Global Business stood at ₹ 30,72,365 Cr grew by 15.88%
- Global Deposit stood at ₹ 16,97,305 Cr grew by 13.13%
- Global Advances stood at ₹13,75,060 Cr grew by 19.46%
- RAM Credit grew by 21.03%
- Retail Credit grew by 31.61% with Housing loan growth at 17.35% and Vehicle loan at 25.50%
- Operating Profit stood at ₹ 8,758 Cr up by 1.98%
- Net Profit stood at ₹5,175 Cr up by 8.40%
- Provision Coverage Ratio (PCR) at 95.34% improved by 175 bps
- Earnings per share stood at ₹22.06 up by 5%
- Gross NPA Ratio stood at 1.33%, improved by 102 bps
- Net NPA Ratio stood at 0.30%, improved by 24 bps
- Credit Cost stood at 0.47% improved by 21 bps
- Slippage Ratio stood at 0.58% improved by 18 bps

Key Summary of Business Performance (as on 30.09.2026)

Business

- Global Business increased by 15.88% (y.o.y) to ₹ 30,72,365 Cr as at September 2026, Global Deposits increased by 13.13% (y.o.y) to ₹16,97,305 Cr and Global Advance (gross) increased by 19.46% (y.o.y) to ₹13,75,060 Cr.
- Domestic Deposit of the Bank stood at ₹15,47,979 Cr as at September 2026 with growth of 10.97% (y.o.y).
- Domestic Advances (gross) of the Bank stood at ₹12,64,753 Cr as at September 2026 grew by 16.95% (y.o.y).
- RAM credit increased by 21.03% (y.o.y) to ₹ 8,12,310 Cr.
- Retail lending Portfolio increased by 31.61% (y.o.y) to ₹3,30,587 Cr.
- Housing Loan Portfolio increased by 17.35% (y.o.y) to ₹1,34,501 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved to 1.33% as at September 2026 reduced from 1.57% as at June 2026, 2.35% as at September 2025.
- Net Non-Performing Assets (NNPA) ratio improved to 0.30% as at September 2026 reduced from 0.36% as at June 2026, 0.54 % as at September 2025.
- Provision Coverage Ratio (PCR) stood to 95.34% as at September 2026 against 94.76% as at June 2026, 93.59% as at September 2025.

Capital Adequacy

- CRAR stood at 17.19% as at September 2026. Out of which CET1 is 12.80%, Tier-I is 2.25% and Tier-II is 2.14%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 44.99% and Agricultural Credit at 20.61% of ANBC as at September 2026, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 12.74% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 18.73% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.22% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 15.55% of ANBC, against the norm of 14.00%.

Network

- As on 30.09.2026, the Bank has 10146 Number of Branches, out of which 3215 are Rural, 3040 Semi Urban, 1994 Urban & 1897 Metro along with 10764 ATM & Recycler. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City Branch.