

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31st DECEMBER 2025

Global Business Up by 13.23% YoY

Global Deposit up by 12.95% YoY

Global Advances up by 13.59% YoY

Net Profit up by 25.61% YoY

Key Highlights

(December 2025 V/s December 2024)

- Global Business stood at ₹27,13,594 Cr, grew by 13.23%.
- Global Deposit stood at ₹ 15,21,268 Cr grew by 12.95%.
- Gross Advances stood at ₹11,92,326 Cr, grew by 13.59%.
- RAM Credit grew by 18.70%.
- Retail Credit grew by 31.37% with Housing loan growth at 17.58% and Vehicle loan at 26.20%
- Fee Base Income stood at ₹ 2,327 Cr grew by 6.50 %.
- Operating Profit stood at ₹ 9,119 Cr grew by 16.36%
- Net Profit for stood at ₹5,155 Cr grew by 25.61%.
- Provision Coverage Ratio (PCR) at 94.19% improved by 293 bps.
- Earnings per share grew by 22.11%.
- Gross NPA Ratio stood at 2.08%, improved by 126 bps.
- Net NPA Ratio stood at 0.45%, improved by 44 bps.
- Credit Cost stood at 0.64% improved by 25 bps
- Slippage Ratio stood at 0.64% improved by 32 bps.

Key Summary of Business Performance (as on 31.12.2025)

Business

- Global Business increased by 13.23% (y.o.y) to ₹27,13,594 Cr as at December 2025, Global Deposits increased by 12.95% (y.o.y) to ₹15,21,268 Cr and Global Advance (gross) increased by 13.59% (y.o.y) to ₹11,92,326 Cr.
- Domestic Deposit of the Bank stood at ₹13,97,045 Cr as at December 2025 with growth of 11.10% (y.o.y).
- Domestic Advances (gross) of the Bank stood at ₹11,19,289 Cr as at December 2025 grew by 13.34% (y.o.y).
- RAM credit increased by 18.70% (y.o.y) to ₹ 7,04,041 Cr
- Retail lending Portfolio increased by 31.37% (y.o.y) to ₹2,73,395 Cr.
- Housing Loan Portfolio increased by 17.58% (y.o.y) to ₹1,21,172 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved at 2.08% as at December 2025 reduced from 2.35% as at September 2025, 3.34% as at December 2024.
- Net Non-Performing Assets (NNPA) ratio improved to 0.45% as at December 2025 reduced from 0.54% as at September 2025, 0.89 % as at December 2024.
- Provision Coverage Ratio (PCR) stood to 94.19% as at December 2025 against 93.59% as at September 2025, 91.26% as at December 2024.

Capital Adequacy

- CRAR stood at 16.50% as at December 2025. Out of which CET1 is 12.37%, Tier-I is 14.60% and Tier-II is 1.90%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 45.25% and Agricultural Credit at 20.11% of ANBC as at December 2025, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 13.07% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 19.05% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.84% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 15.62% of ANBC, against the norm of 14.00%.

Network

- As on 31.12.2025, the Bank has 10066 Number of Branches, out of which 3195 are Rural, 3007 Semi Urban, 1980 Urban & 1884 Metro along with 7048 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City Gujrat.