

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31stMARCH 2026

Global Business Up by 12.11% YoY

Global Deposit up by 9.71% YoY

Global Advances up by 15.30% YoY

Net Profit up by 12.69% YoY

Dividend @ 210% of Paid up Capital as against 200% for FY25

Key Highlights

(March 2026 V/s March 2025)

- Global Business stood at ₹ 28,06,226 Cr, grew by 12.11%.
- Global Deposit stood at ₹ 15,68,678 Cr grew by 9.71%.
- Global Advances stood at ₹12,37,548 Cr, grew by 15.30%.
- RAM Credit grew by 19.73%.
- Retail Credit grew by 32.93% with Housing loan growth at 17.55% and Vehicle loan at 26.33%.
- Fee Base Income stood at ₹ 9,649 Cr grew by 8.83%(y-o-y).
- Operating Profit for the year stood at ₹ 33019 Cr up by 5.19%
- Net Profit for the year stood at ₹19187 Cr up by 12.69%.
- Provision Coverage Ratio (PCR) at 94.21% improved by 151bps.
- Earnings per share grew by 12.68%.
- Gross NPA Ratio stood at 1.84%, improved by 110 bps.
- Net NPA Ratio stood at 0.43%, improved by 27 bps.
- Credit Cost stood at 0.59% improved by 33 bps.
- Slippage Ratio stood at 0.69% improved by 21 bps.

Key Summary of Business Performance (as on 31.03.2026)

Business

- Global Business increased by 12.11% (y.o.y) to ₹28,06,226 Cr as at March 2026, Global Deposits increased by 9.71% (y.o.y) to ₹15,68,678 Cr and Global Advance (gross) increased by 15.30% (y.o.y) to ₹12,37,548 Cr.
- Domestic Deposit of the Bank stood at ₹14,36,905 Cr as at March 2026 with growth of 7.95% (y.o.y).
- Domestic Advances (gross) of the Bank stood at ₹11,61,143 Cr as at March 2026 grew by 15.12% (y.o.y).
- RAM credit increased by 19.73% (y.o.y) to ₹ 7,30,520 Cr
- Retail lending Portfolio increased by 32.93% (y.o.y) to ₹2,96,912 Cr.
- Housing Loan Portfolio increased by 17.55% (y.o.y) to ₹1,24,799 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved to 1.84% as at March 2026 reduced from 2.08% as at December 2025, 2.94% as at March 2025.
- Net Non-Performing Assets (NNPA) ratio improved to 0.43% as at March 2026 reduced from 0.45% as at December 2025, 0.70 % as at March 2025.
- Provision Coverage Ratio (PCR) stood to 94.21% as at March 2026 against 94.19% as at December 2025, 92.70% as at March 2025.

Capital Adequacy

- CRAR stood at 17.04% as at March 2026. Out of which CET1 is 12.44%, Tier-I is 14.59% and Tier-II is 2.45%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 43.71% and Agricultural Credit at 19.52% of ANBC as at March 2026, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 12.55% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 18.65% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.37% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 15.10% of ANBC, against the norm of 14.00%.

Network

- As on 31.03.2026, the Bank has 10097 Number of Branches, out of which 3200 are Rural, 3025 Semi Urban, 1987 Urban & 1885 Metro along with 11306 ATM & Recycler. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City Gujrat.