

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 30th September 2025

Global Business Up by 13.55% YoY

Global Deposit up by 13.40% YoY

Global Advances up by 13.74% YoY

Net Profit up by 18.93% YoY

Key Highlights

(September 2025 V/s September 2024)

- Global Business stood at ₹26,78,963 Cr grew by 13.55%.
- Global Deposit stood at ₹ 15,27,922 Cr grew by 13.40%.
- Global Advances stood at ₹11,51,041 Cr, grew by 13.74%.
- RAM Credit grew by 16.94%.
- Retail Credit grew by 29.11% with Housing loan growth at 15.25% and Vehicle loan at 25.58%
- MSME Credit stood at ₹1,53,777 Cr grew by 12.70%
- Operating Profit stood at ₹ 8,588 Cr grew by 12.20%
- Net Profit for stood at ₹4,774 Cr grew by 18.93%.
- Provision Coverage Ratio (PCR) at 93.59% improved by 270 bps.
- Earnings per share stood at ₹21.01 up by 20.68% YoY.
- Gross NPA Ratio stood at 2.35%, improved by 138 bps.
- Net NPA Ratio stood at 0.54%, improved by 45 bps.
- Credit Cost stood at 0.68% improved by 29 bps
- Slippage Ratio stood at 0.76% improved by 24 bps.

Key Summary of Business Performance (as on 30.09.2025)

Business

- Global Business increased by 13.55% (y.o.y) to ₹26,78,963 Cr as at September 2025, Global Deposits increased by 13.40% (y.o.y) to ₹15,27,922 Cr and Global Advance (gross) increased by 13.74% (y.o.y) to ₹11,51,041 Cr.
- Domestic Deposit of the Bank stood at ₹13,94,999 Cr as at September 2025 with growth of 12.62% (y.o.y).
- Domestic Advances(gross) of the Bank stood at ₹10,81,428 Cr as at September 2025 grew by 13.34% (y.o.y).
- RAM credit increased by 16.94% (y.o.y) to ₹ 6,71,141 Cr
- Retail lending Portfolio increased to ₹2,51,190 Cr i.e., grew by 29.11% (y.o.y).
- Housing Loan Portfolio increased by 15.25% (y.o.y) to ₹1,14,615 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved at 2.35% as at Sept 2025 down from 2.69% as at June 2025 and 3.73% as at Sept 2024.
- Net Non-Performing Assets (NNPA) ratio improved to 0.54% as at Sept 2025 down from 0.63% as at June 2025 and 0.99% as at Sept 2024.
- Provision Coverage Ratio (PCR) stood to 93.59% as at Sept 2025 against 93.17% as at June 2025, and 90.89% as at Sept 2024.

Capital Adequacy

- CRAR stood at 16.20% as at Sept 2025. Out of which CET1 is 12.21%, Tier-I is 14.28% and Tier-II is 1.92%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 44.56% and Agricultural Credit at 21.44% of ANBC as at Sept 2025, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 14.38% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 20.14% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.98% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 17.12% of ANBC, against the norm of 14.00%.

Network

- As on 30.09.2025, the Bank has 9948 Number of Branches, out of which 3165 are Rural, 2954 Semi Urban, 1957 Urban & 1872 Metro along with 7405 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.