



# FINANCIAL EXPRESS

WEDNESDAY, MAY 6, 2026



## punjab national bank

**Annual Financial Results 2025-26**



### PNB Digital Products

**THE CHAMPION OF NEWAGE BANKING**





**Digital MSME Loan**



**Digital Home Loan**



**Digital Education Loan**



**Digital Gold Loan**



**Digital Car Loan**

RRR Advances: 16,93,725 cr (32.7% YoY)	Agri Priority Sector Advances: 1,98,895 cr (16.2% YoY)	Home Loans: 1,12,902 cr (31.8% YoY)	Vehicle Loans: 22,118 cr (26.1% YoY)	MSME Advances: 1,90,621 cr (19.8% YoY)	Net Profit: 15,225 cr (14.4% YoY)	Operating Profit: 17,948 cr (36.7% YoY)	NPA: 4.29% (11 bps YoY)	GNPA: 2.30% (38 bps YoY)	Global Deposits: 1,71,11,126 cr (9.2% YoY)	Global Advances: 1,12,54,658 cr (32.7% YoY)	Global Business: 1,26,688 cr (19.7% YoY)
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**AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026**

*(T & C)*

Particulars	Standalone				Consolidated			
	Quarter ended		Year ended		Quarter ended		Year ended	
	31.03.2026 (Audited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
Total income from operations	36,318.70	36,705.35	1,47,017.16	1,38,070.10	36,878.02	37,299.02	1,49,463.30	1,40,456.81
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	7,076.64	6,415.98	26,749.70	25,156.07	7,141.28	6,517.79	27,081.66	26,052.54
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	7,076.64	6,415.98	26,749.70	25,156.07	7,141.28	6,517.79	27,081.66	26,052.54
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	5,225.11	4,567.80	16,903.99	16,630.20	5,591.64	4,989.29	18,392.69	18,480.29
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	2,298.59	2,298.59	2,298.59	2,298.59	2,298.59	2,298.59	2,298.59	2,298.59
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	NA	NA	NA	NA	NA	NA	NA	NA
Earnings per Share (after extraordinary items) (of ₹2 each)								
Basic	4.55	3.97	14.71	14.77	4.83	4.34	16.00	16.43
Diluted	4.55	3.97	14.71	14.77	4.83	4.34	16.00	16.43

**Note:** The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results is available on the Stock Exchange websites ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)) and on the Bank's website (<https://pnb.bank.in>).

Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

Date: May 05, 2026  
Place: New Delhi

**Amit Kumar Srivastava**  
Executive Director

**D. Sureshbabu**  
Executive Director

**Bilal Prasad Mahapatra**  
Executive Director

**M. Paramasivan**  
Executive Director

**Ashok Chandra**  
Managing Director & CEO

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