Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi 110075

PRESS RELEASE

Financial Results for the Quarter Ended 30th June 2026

Key Highlights

- Net Profit increased Y-o-Y by 213.6% to ₹5,253 Crore in Q1 FY'27 as against ₹1,675 Crore in Q1 FY'26.
- RoA increased by 67 BPS at 1.04% in Q1 FY’27 over Q1 FY’26.
- Global Net Interest Margin improved to 2.50% in Q1 FY’27 from 2.47% in Q4 FY’26.
- CRAR increased to 18.13% as on June’26 from 17.50% as on June’25.
- Book value per share (Tangible) ₹108.58 in June’26 from ₹92.64 in June’25.
- Global Business grew by 10.2% on Y-o-Y basis to ₹29.98 Lakh Crore as on June'26 from ₹27.19 Lakh Crore as on June 25.
- Global Deposits increased by 8.5% on Y-o-Y basis to ₹17.24 Lakh Crore as on June’26 from ₹15.89 Lakh Crore as on June'25.
- Global Advances increased by 12.7% on Y-o-Y basis to ₹ 12,73,132 Crore as on June'26 from ₹11,29,898 Crore as on June'25.
- CD Ratio stood at 73.8% as on June'26 as against 71.1% in June’25.
- GNPA ratio improved by 100 bps on Y-o-Y basis to 2.78% as on June'26 from 3.78% as on June 25. On sequential basis it has improved by 17 bps in June’26.
- NNPA ratio improved by 10 bps on Y-o-Y basis to 0.28% as on June'26 from 0.38% as on June'25. On sequential basis it has improved by 1 bps in June’26.
- Slippage ratio improved by 3 bps on Y-o-Y basis to 0.68% as on Q1 FY'27 from 0.71% as on Q1 FY’26.

Deposits

- Savings Deposits increased to ₹ 5,33,798 Crore registering a Y-o-Y growth of 7.2%.
- Current Deposits stood at ₹ 79,318 Crore as on June’26 registering a Y-o-Y growth of 12.3%.
- CASA Deposits increased to ₹6,13,116 Crore recorded a Y-o-Y growth of 7.8% as on June’26.
- CASA Share of the bank stands at 36.7% as on June’26.

Advances

- Core Retail Advances recorded a Y-o-Y growth of 17.5%.
- Housing Loan grew by 11.9% Y-o-Y to ₹1,32,840 Crore.
- Vehicle loan grew by 34.4% Y-o-Y to reach ₹36,599 Crore.
- Agriculture PS Advances grew by 16.4 % on Y-o-Y basis to ₹1,61,668 Crore.
- MSME Advances increased Y-o-Y by 19.8% to ₹2,03,025 Crore.

Asset Quality

- ❖ Gross Non-Performing Assets (GNPA) declined by ₹ 7,292 Crore to ₹35,381 Crore as on June'26 from ₹42,673 Crore as on June'25.
- ❖ Net Non-Performing Assets (NNPA) declined by ₹699 Crore to ₹3,433 Crore as on June'26 from ₹4,132 Crore as on June'25.

Profitability

- ❖ Operating Profit at ₹7,519 Crore for Q1 FY'27 increased from ₹ 7,081 Crore for Q1 FY'26, recording a growth of 6.2% on Y-o-Y basis.
- ❖ Interest Income on Advances at ₹23,061 Crore for Q1 FY'27 increased from ₹21,664 Crore for Q1 FY'26 recording a growth of 6.4% on Y-o-Y basis.
- ❖ Total Interest Income at ₹32,897 Crore for Q1 FY'27 increased from ₹ 32,157Crore for Q4 FY'26, recording a growth of 2.3% on Q-o-Q basis.
- ❖ Net Interest Income has increased by 2.1% on Y-o-Y basis to ₹10,798 Crore in Q1 FY'27.
- ❖ Fee based income of the Bank is at ₹ 2,339 Crore for Q1 FY'27 increased from ₹1,956 Crore for Q4 FY'26, recording a growth of 19.6% on Q-o-Q basis.

Efficiency/Productivity

- ❖ Business per employee improved to ₹29.71 Crore as on June'26 from ₹27.30 Crore as on June'25.
- ❖ Business per branch improved to ₹ 278.28 Crore as on June'26 from ₹257.39 Crore as on June'25.
- ❖ Net profit per employee stands at ₹21.71 Lakhs as on Q1 FY'27.
- ❖ Net profit per branch stands at ₹203.37 Lakhs as on Q1 FY'27.

Financial Inclusion

- ❖ PMJDY accounts increased to 573.46 Crore as on June'26 from 539 Crore as on June'25.
- ❖ Enrollments under PMJJBY, PMSBY & APY up to June'26 are as under:

(No. In Lacs)

Jansuraksha Scheme Enrollment Up To	30.06.2025	30.06.2026
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	75.54	95.72
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	300.15	357.00
Atal Pension Yojana (APY)	48.11	59.77

Distribution Network

- Bank has total touch points of 54,248 as on 30th June 2026.
- Bank has 10359 domestic branches and 2 International Branches.
- The distribution of branches is as under:

Category	No. of Branches	%age Share
Metro	1761	17.0
Urban	2041	19.7
Semi Urban	2548	24.6
Rural	4009	38.7

- The bank also has 10605 ATMs and 33284 BCs as part of its distribution network.

Digital Progress and Initiatives

- Number of Digital Transactions increased to 365 Crores as on 30.06.2026 from 295 Crores as on 30.06.2025 registering a growth of 24% on Y-o-Y basis.
- Number of PNB One Activated users increased to 270 Lakh as on 30.06.2026 from 227 Lakh as on 30.06.2025 registering a growth of 19% on Y-o-Y basis.
- Number of WhatsApp Banking users increased to 140 Lakh as on 30.06.2026 from 70 Lakh as on 30.06.2025 registering a growth of 100% on Y-o-Y basis.
- Number of users of Central Bank Digital Currency (CBDC) 17.22 Lakh and Number of Transactions 153.06 Lakh.
- 'Project Sentinel'-Tracing the Mule Network Thread: Analysing complex peer-to-peer fund flows to expose hidden mule topologies and pre-empt coordinated financial fraud.

Awards and Accolades

- **Golden Peacock National Training Award** for the year 2026.
- **APY Annual Awards: Excellence Achiever** for FY 2025-26 targets, awarded by PFRDA.
- **Platinum Award for Treasury Transformation** at the Infosys Finacle Innovation Awards 2026.
- Winner in the Climate Finance category for the Viksit Bharat **"Ambassador for Change" Awards 2026.**
- **BAANKNET Highest Value Realization Award** at a function organized by PSB Alliance.
- **Platinum Award for Product Innovation** at the Infosys Finacle Innovation Awards 2026 for Krishi Tatkal Rinn.

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Social Media Presence of the Bank: (No. of Followers)

- **Facebook:** 34,84,289 followers https://www.facebook.com/pnbindia/
- **X (Twitter):** 4,70,546 followers https://twitter.com/pnbindia
- **Instagram:** 11,94,090 followers https://www.instagram.com/pnbindia
- **LinkedIn:** 2,35,760 followers https://in.linkedin.com/company/pnbindia
- **YouTube:** 5,32,000 subscribers https://www.youtube.com/pnbindia
- **Threads:** 53,500 followers https://www.threads.net/@pnbindia

Place: New Delhi

Date: 18/07/2026