



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

PRESS RELEASE

Financial Results for Q3 & 9MFY'26

Key Highlights



Net Profit soars past ₹5,000 Crore



- ❖ Net Profit increased Y-o-Y by 13.1% to ₹5,100 Crore in Q3 FY'26 as against ₹4,508 Crore in Q3 FY'25.
- ❖ Return on Assets (RoA) improved to 1.06% in Q3 FY'26 from 1.03% in Q3 FY'25.
- ❖ Operating Profit increased Y-o-Y by 13.0% to ₹7,481 Crore in Q3 FY'26 as against ₹6,621 Crore in Q3 FY'25.
- ❖ GNPA ratio improved by 90 bps on Y-o-Y basis to 3.19% as on December'25 from 4.09% as on December'24.
- ❖ NNPA ratio improved by 9 bps on Y-o-Y basis to 0.32% as on December'25 from 0.41% as on December'24.
- ❖ Provision Coverage Ratio (including TWO) improved by 22 bps on Y-o-Y basis to 96.99% as on December'25 from 96.77% as on December'24.
- ❖ Book value per share increased to ₹114.09 in Q3 FY'26 from ₹102.02 in Q3 FY'25, marking a Y-o-Y growth of 11.83%.
- ❖ Earnings per share rose to ₹4.44 in Q3 FY'26 from ₹3.92 in Q3 FY'25, reflecting a Y-o-Y growth of 13.27%.
- ❖ Global Business grew by 9.5% on Y-o-Y basis to ₹28,91,528 Crore as on December'25 from ₹26,39,991 Crore as on December'24.
- ❖ Global Deposits registered a growth of 8.5% on Y-o-Y basis to ₹16.60 Lakh Crore as on December'25 from ₹15.30 Lakh Crore as on December'24.
- ❖ Global Advances increased by 10.9% on Y-o-Y basis to ₹12.31 Lakh Crore as on December'25 from ₹11.10 Lakh Crore as on December'24.
- ❖ RAM Advances grew by 11.0% on Y-o-Y basis to ₹6.62 Lakh Crore as on December'25 from ₹5.96 Lakh Crore as on December'24.
- ❖ CD Ratio stood at 74.2% as on December'25 as against 72.6% in December'24.
- ❖ CRAR improved to 16.77% as on December '25, up from 15.41% in December '24, reflecting an increase of 136 basis points.



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

Business Performance in Key Parameters

Deposits

- ❖ Savings Deposits increased to ₹5,15,799 Crore registering a Y-o-Y growth of 4.8%.
- ❖ Current Deposits increased to ₹76,377 Crore registering a Y-o-Y growth of 9.1%.
- ❖ CASA Deposits increased to ₹5,92,176 Crore recording a Y-o-Y growth of 5.3%.
- ❖ CASA Share of the bank stands at 37.1% as on December'25.
- ❖ Total Term Deposit witnessed a growth of 10.4% on Y-o-Y basis to ₹10,68,114 Crore as on December'25.

Advances

- ❖ The Core Retail Advances increased by 18.9% Y-o-Y as on December'25. Within Core Retail Credit:
 - Housing Loan grew by 14.5% Y-o-Y to ₹1,27,364 Crore.
 - Vehicle loan posted a growth of 35.7% Y-o-Y to reach ₹33,458 Crore.
- ❖ Agriculture Advances grew by 9.8% on Y-o-Y basis to ₹1,91,629 Crore.
- ❖ MSME Advances increased Y-o-Y by 18.1% to ₹1,88,209 Crore.

Asset Quality

- ❖ Gross Non-Performing Assets (GNPA) declined by ₹6,100 Crore to ₹39,314 Crore as on December'25 from ₹45,414 Crore as on December'24.
- ❖ Net Non-Performing Assets (NNPA) declined by ₹603 Crore to ₹3,834 Crore as on December'25 from ₹4,437 Crore as on December'24.

Profitability

- ❖ Net Profit for 9MFY'26 stood at ₹11,679 crore, while Operating Profit for the same period reached ₹21,789 crore.
- ❖ Total Income for Q3 FY'26 was at ₹37,253 Crore and ₹1,10,698 Crore for 9MFY'26 recording growth of 7.2% and 9.2%, respectively on YoY basis.
- ❖ Total Interest Income for Q3 FY'26 was at ₹32,231 Crore and ₹96,066 Crore for 9MFY'26 recording growth of 2.8% and 7.0%, respectively on YoY basis.
- ❖ Non-interest income for Q3 FY'26 was at ₹5,022 Crore and ₹14,632 Crore for 9MFY'26 recording growth of 47.2% and 26.2%, respectively on YoY basis.
- ❖ Total Interest Expenses stood at ₹21,698 crore for Q3 FY'26 and ₹64,487 crore for 9MFY'26, reflecting a Y-o-Y increase of 6.8% and 11.7%, respectively.
- ❖ Operating Expenses for Q3 FY'26 was at ₹8,074 Crore and ₹24,422 Crore for 9MFY'26, increasing by 3.2% and 3.6%, respectively on YoY basis.

Capital Adequacy

- ❖ CRAR increased to 16.77% as on December'25 from 15.41% as on December'24 showing an improvement of 136 bps.
- ❖ Tier-I Capital improved to 14.13% as on December'25 from 12.53% as on December'24 (with CET-1 at 12.52% and AT-1 at 1.61% as on December'25).
- ❖ Tier-II Capital stood at 2.64% as on December'25.



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

Efficiency/Productivity Ratio

- ❖ Global Yield on Advances was at 7.69% in Q3 FY'26 and 7.90% for 9MFY'26.
- ❖ Global Cost of Deposits decreased 15 bps YoY and 9 bps QoQ to reach 5.09% in Q3 FY'26.
- ❖ Yield on Investment stood at 6.76% in Q3 FY'26 and 6.84% for 9MFY'26.
- ❖ Business per employee improved to ₹28.57 Crore as on December'25 from ₹26.29 Crore as on December'24. Business per branch improved to ₹271.18 Crore as on December'25 from ₹250.22 Crore as on December'24.
- ❖ Net profit per employee improved to ₹20.77 lakh in Q3 FY'26 from ₹18.48 lakh in Q3 FY'25. Net profit per branch improved to ₹197.16 lakh in Q3 FY'26 from ₹175.87 lakh in Q3 FY'25.

Priority Sector Achievement

- ❖ Priority Sector Advances exceeded the National Goal of 40% and stands at 42.68% of ANBC.
- ❖ Agriculture advances exceeded the National Goal of 18% and stands at 18.17% of ANBC.
- ❖ Credit to Small & Marginal Farmers exceeded the National Goal of 10% and stands at 10.74% of ANBC.
- ❖ Credit to Weaker Sections surpassed the National Goal of 12% and stands at 13.83% of ANBC
- ❖ Credit to Micro Enterprises surpassed the National Goal of 7.50% and stands at 10.27% of ANBC.

Financial Inclusion

- ❖ PMJDY accounts increased to 560.51 Lakhs as on December'25 from 534.14 as on December'24.
- ❖ Enrollments under PMJJBY, PMSBY & APY as on December'25 are as under:

| (No. In Lacs) | | |
|--|------------|------------|
| JANSURAKSHA SCHEME ENROLLMENT UP TO | 31.12.2024 | 31.12.2025 |
| Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | 69.32 | 85.43 |
| Pradhan Mantri Suraksha Bima Yojana (PMSBY) | 283.22 | 332.72 |
| Atal Pension Yojana (APY) | 43.79 | 53.27 |

Digital Progress and Initiatives

- ❖ Number of PNB One Activated users increased to 250 Lakh as on 31.12.2025 from 208 Lakh as on 31.12.2024 registering a growth of 20% on Y-o-Y basis.
- ❖ Number of WhatsApp Banking users increased to 95.4 Lakh as on 31.12.2025 from 52.7 Lakh as on 31.12.2024 registering a growth of 81% on Y-o-Y basis.
- ❖ Number of UPI Transactions through PNB One increased to 108 Lakhs in Q3 FY'26 from 96.3 Lakhs in Q3 FY'25 registering a growth of 12% on YoY basis.
- ❖ Number of PNB One Biz users increased to 2.42 Lakhs as on 31.12.2025.
- ❖ Digital transactions accounted for 94.86% of the Bank's total transactions in Q3 FY'26.
- ❖ Total amount sanctioned and disbursed through Digital Lending Journeys crossed ₹12,672 Crore in Q3 FY'26.
- ❖ Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) has been successfully executed via CBDC for multiple central & state commodity in Gujarat.
- ❖ New initiatives undertaken:
 - PNB One Upgradation: With enhanced UI/UX with latest technology stack
 - PNB One now supports UPI integration (incl. UPI Lite, UPI Mandate and UPI Credit Line)
 - Open Flexi RD Account and Apply Debit Card in different variants now through PNB One



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

- PNB One Registration Facility Exclusively for Deposit and Loan Account Holders
- KYC Updation through WhatsApp Banking
- e-Sign, e-Stamp, and the Land Record System-Master Data are now available on the Unified Lending Interface (ULI)
- Digi Saarthi (Two-Wheeler Loan), Tractor Xpress, DIGI MSME, and e-PM SVANidhi 2.0 are among the newly launched digital lending initiatives.

Distribution Network

- ❖ As on 31st December 2025, the Bank has 10,261 domestic branches and 2 International Branches. Out of total no. of branches, Bank has 63.3% branches in Rural & Semi-Urban areas.
- ❖ The distribution of branches is as under:

| Category | No. of Branches | %age Share |
|------------|-----------------|------------|
| Rural | 3953 | 38.5% |
| Semi Urban | 2545 | 24.8% |
| Urban | 2018 | 19.7% |
| Metro | 1745 | 17.0% |

- ❖ The bank also has 11,109 ATMs and 32,809 BCs as part of its distribution network making the total number of 54,179 touch points as on 31.12.2025.

Awards & Accolades

- ❖ PNB received 2 awards at the 21st IBA Banking Technology Awards 2025:
 - FinTech & DPI Adoption (Runner up)
 - Digital Financial Inclusion (Special Mention)
- ❖ PNB was recognized for its outstanding performance at Agriculture Infrastructure Fund (AIF) Scheme:
 - 1st position in Geo Tagging of sanctioned and disbursed AIF loans accounts.
 - 2nd position in AIF Loan Disbursement.
- ❖ Bank was awarded "The Jury's Choice Award" in highly competitive Data Centres Category for "Excellence in Data Centre Transformation and Modernization".

Social Media Presence of the Bank

- ❖ **Facebook:** 31,81,611 followers <https://www.facebook.com/pnbindia/>
- ❖ **X:** 4,67,817 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 8,86,785 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 2,08,605 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 3,36,248 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 45,312 followers <https://www.threads.net/@pnbindia>

Place: New Delhi

Date: 19.01.2026