FINANCIAL RESULTS

Q1 FY 2027

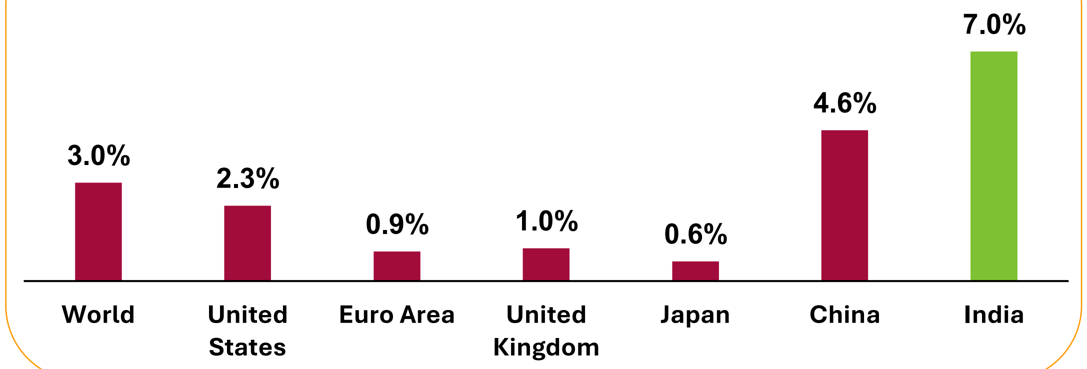
18th July 2026

just one app

Contents

Indian Economy | Resilient Growth Momentum Despite Evolving Global Headwinds

GDP Projections – CY 2026



India Stands Out Among Major Economies

Strong Domestic Fundamentals Supported by Policy Credibility, Structural Reforms and Digital Transformation

Growth Drivers

Consumption

Rural Demand Recovery & Tax Relief Supporting Domestic Demand
(Auto Sector Recorded Highest-Ever Q1 Dispatches in FY27)

Infra Investment & Services Strength

Strong Public and Private Capex Momentum

IT Tech, GCC & Financial Services driving growth

Foreign Trade & External Strength

Exports grew by 11.4% in Q1 FY27. Strong Forex Reserves ($ 675.2 Bn as of 10th Jul'26)

Banking Sector

Credit Growth at 9 quarters high in Jun'26
Stable Asset Quality & Adequate Capital

Major Headwinds

Global Growth & Trade Uncertainty
Slower Global Growth and Trade Frictions

Geopolitical Uncertainties
West Asia Conflict and Trade Restrictions

Crude Oil Volatility
Volatile Crude Prices, Current Account Deficit & Imported Inflation

Inflationary Pressures
El-Nino Effect & Lower Kharif Sowing

Source : IMF World Economic Outlook Update (July 2026), MoCI (GoI), RBI, SIAM; CY – Calendar Year

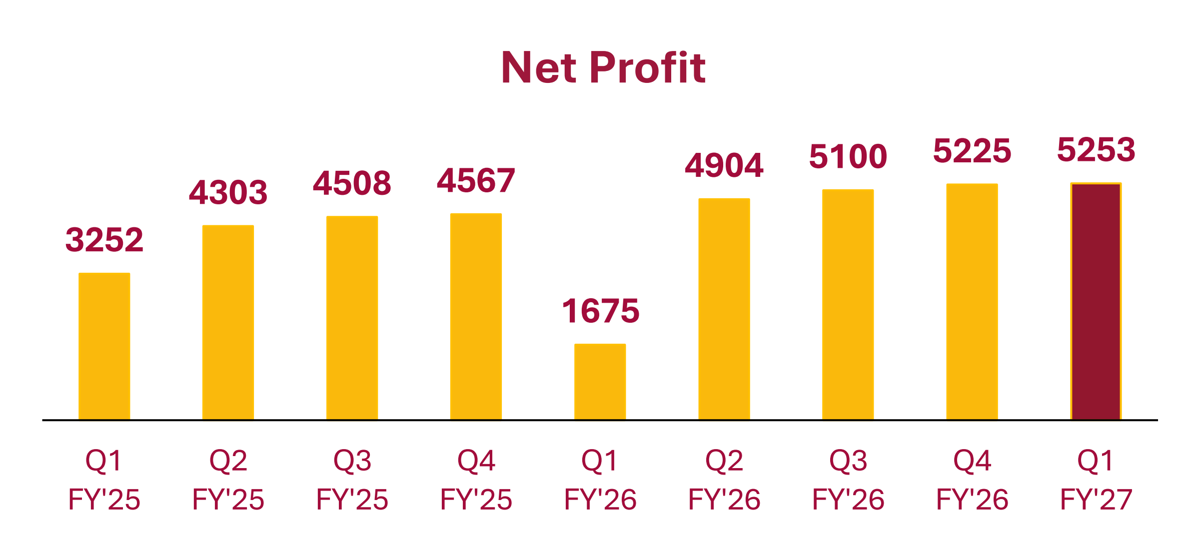
Data for Q1 FY'27

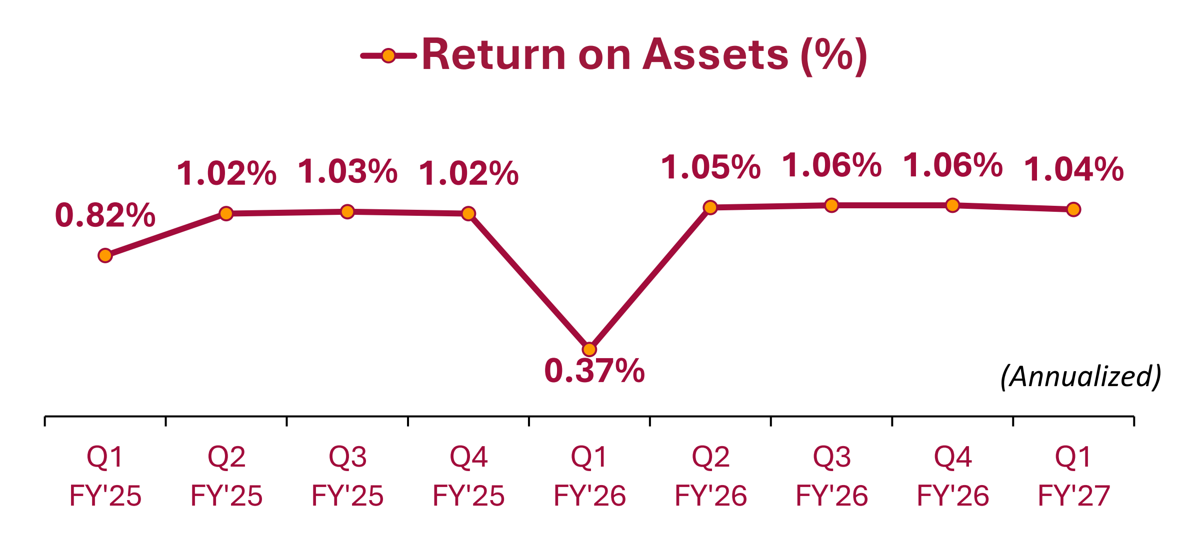
NET PROFIT +213.6% YoY ₹ 5,253 Cr	ROA% +67 bps YoY 1.04%	BOOK VALUE PER SHARE (TANGIBLE) +17.2% YoY ₹ 108.58	OPERATING PROFIT +6.2% YoY ₹ 7,519 Cr
GNPA % -100 bps YoY 2.78%	NNPA % -10 bps YoY 0.28%	PCR (Inc. TWO) % +35 bps YoY 97.23%	SLIPPAGE RATIO -3 bps YoY 0.68%
GLOBAL BUSINESS +10.2% YoY ₹ 29,97,970 Cr	GLOBAL DEPOSITS +8.5% YoY ₹ 17,24,837 Cr	GLOBAL ADVANCES +12.7% YoY ₹ 12,73,132 Cr	RAM ADVANCES +12.8% YoY ₹ 6,88,487 Cr

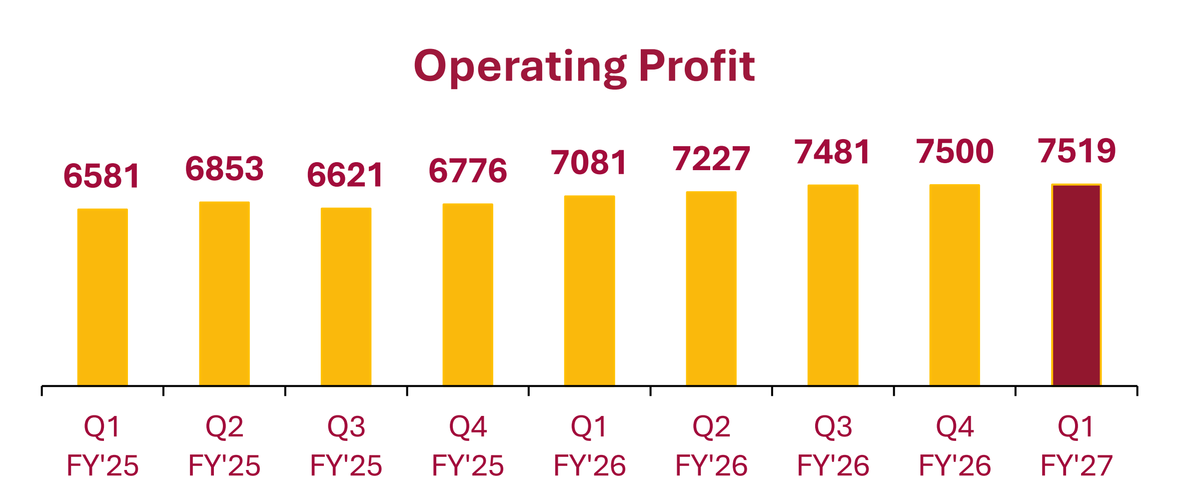
PROJECT PALAASH 3.0

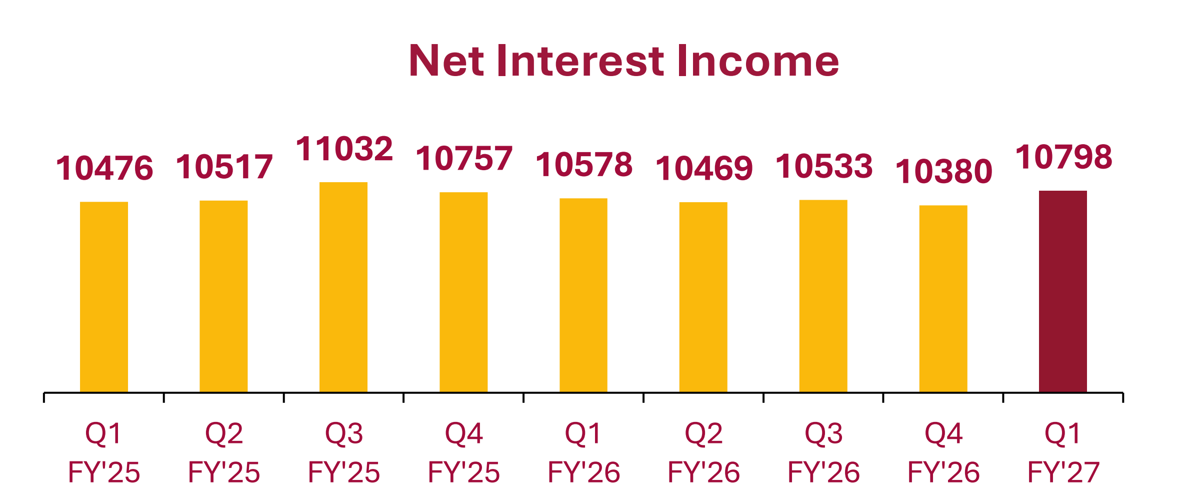
Amt ₹ in Crore

Profitability

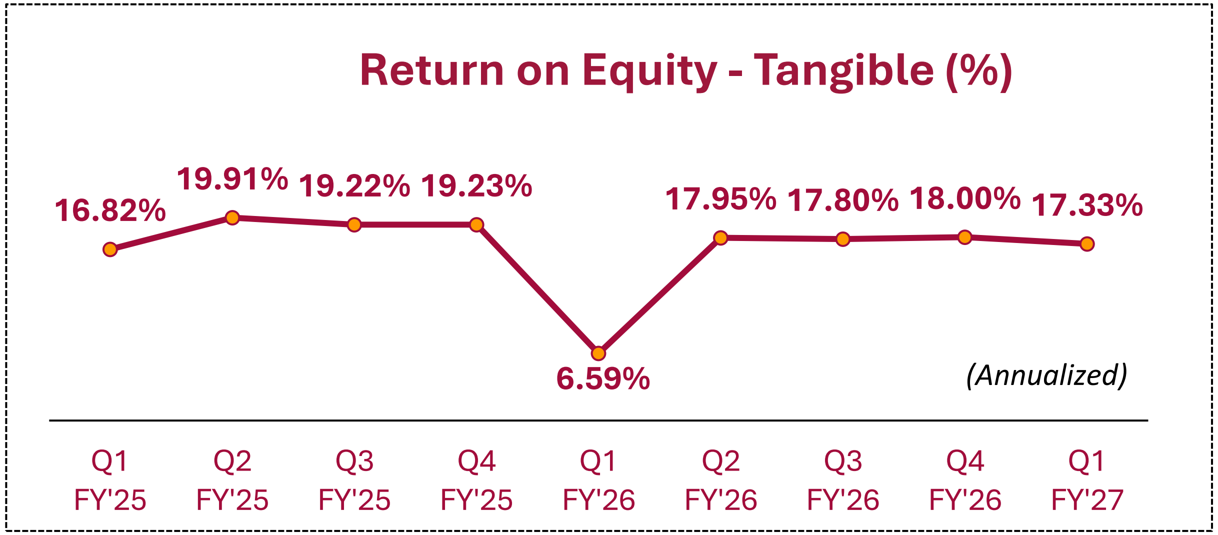


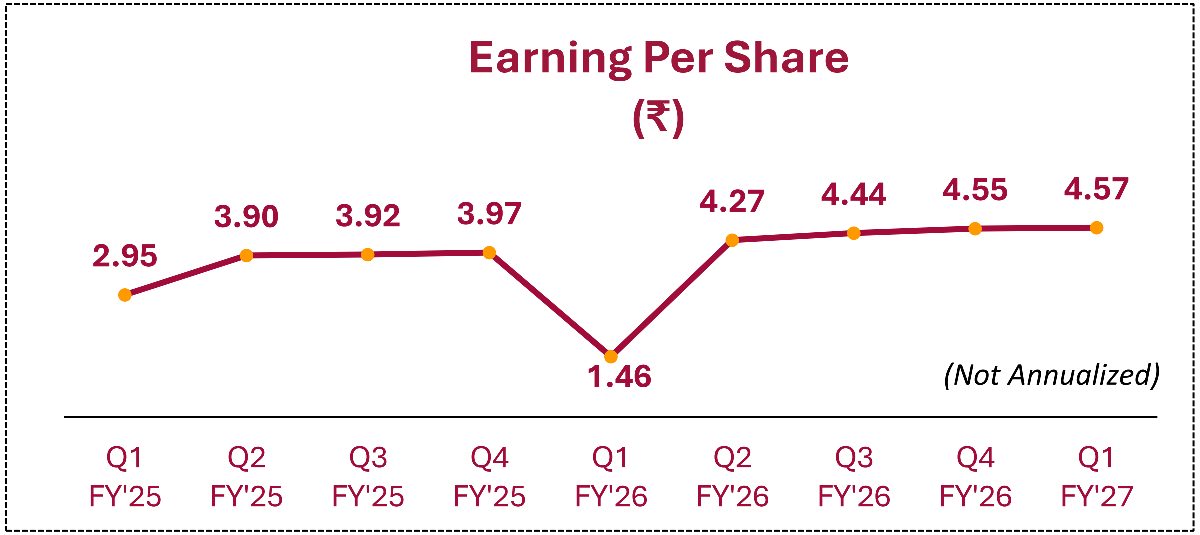


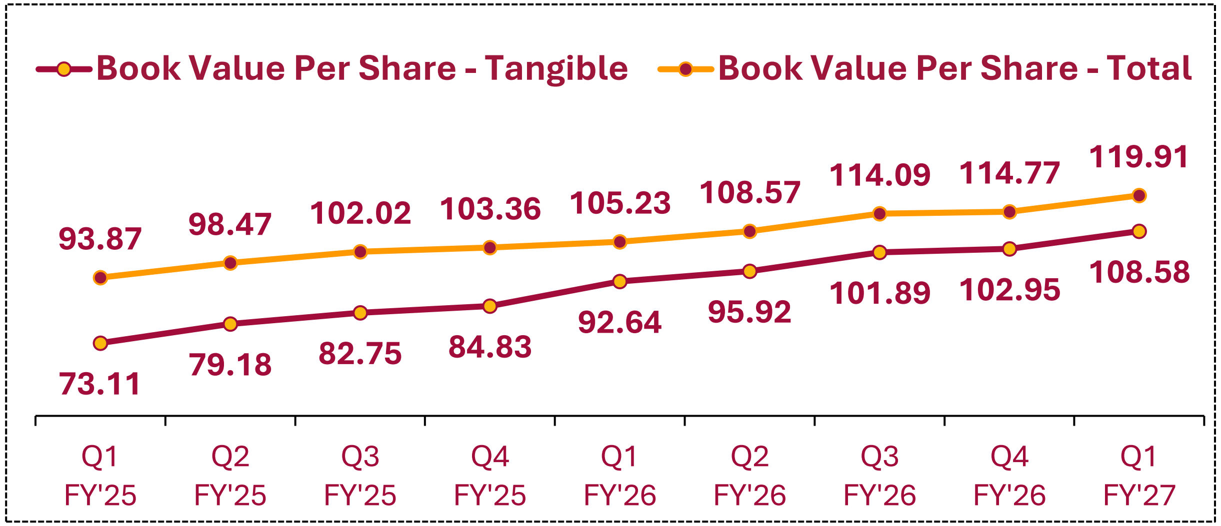


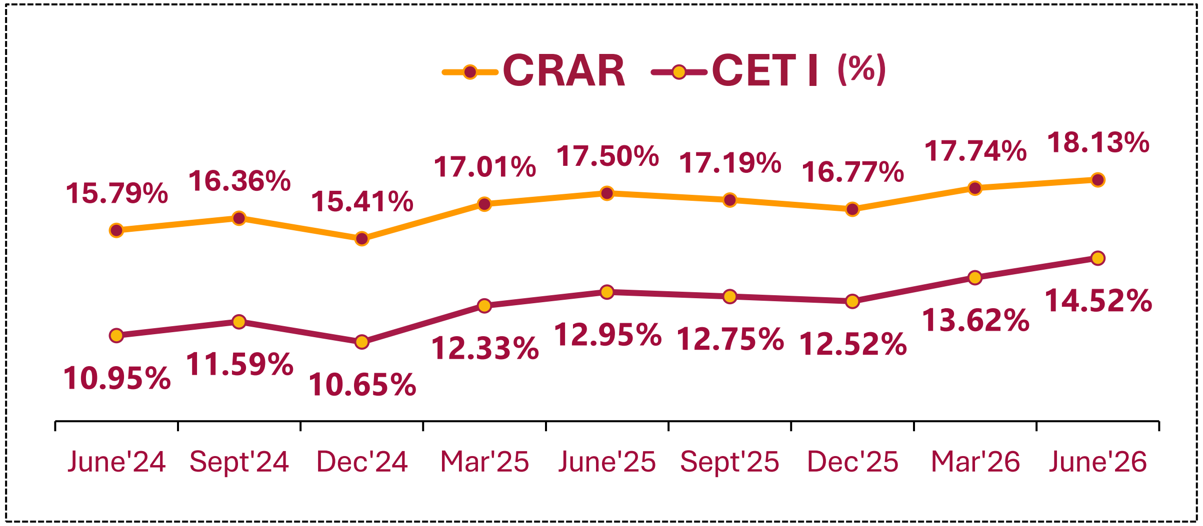


Profitability





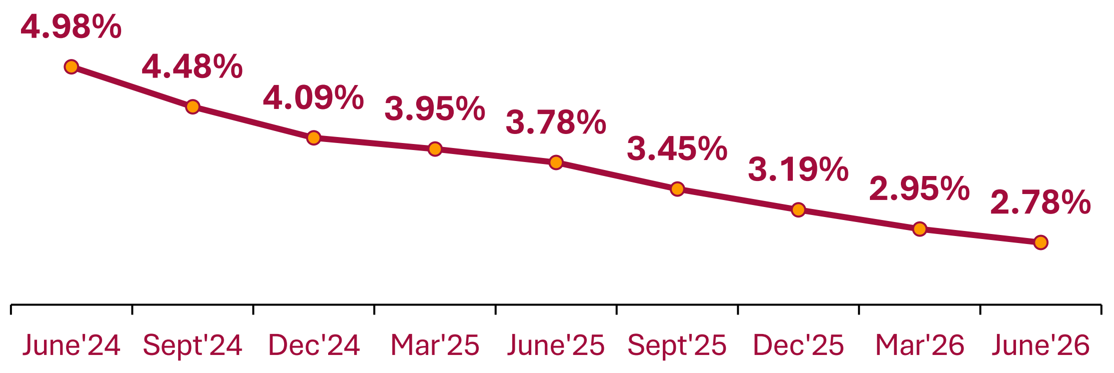




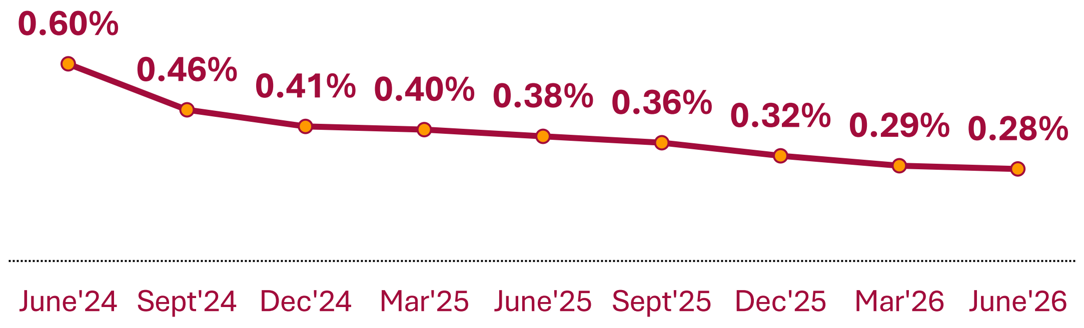
Amt ₹ in Crore

Asset Quality

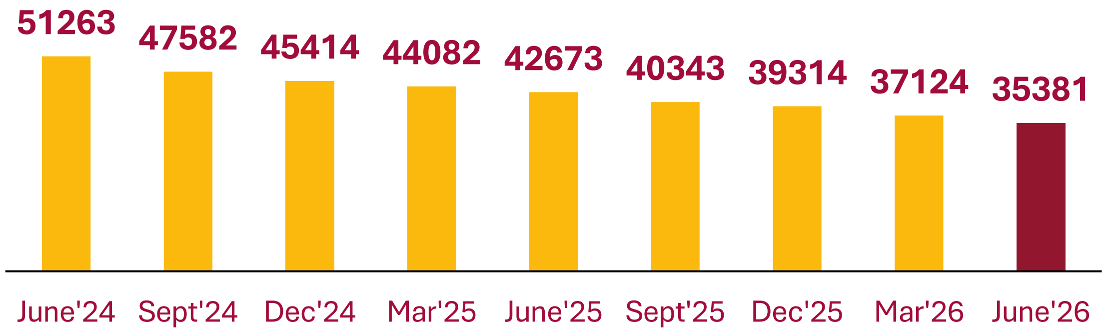
Gross NPA%



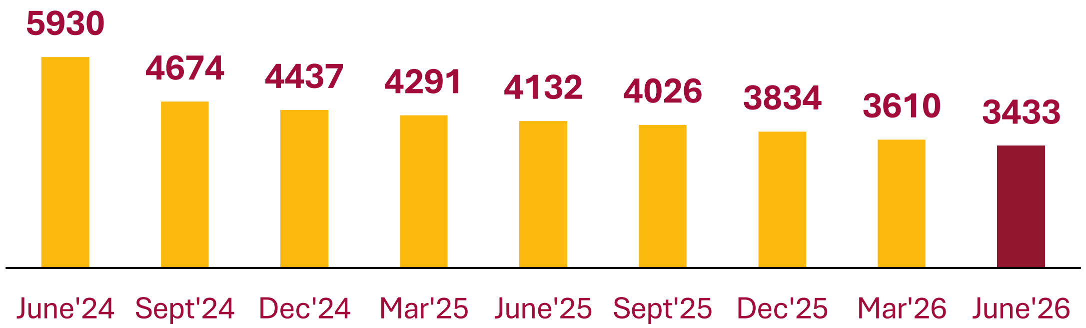
Net NPA%



Gross NPA Amount

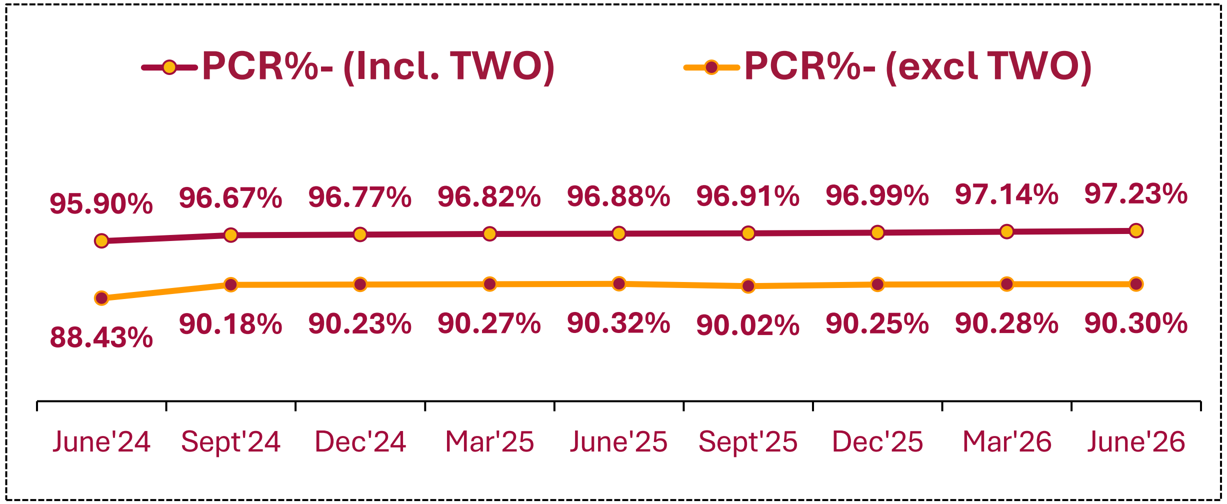


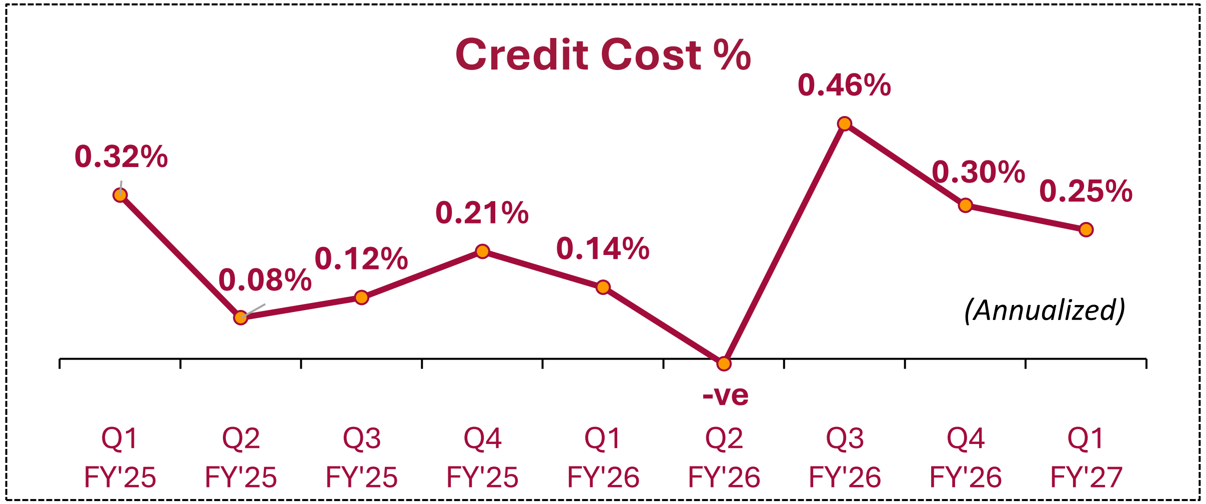
Net NPA Amount

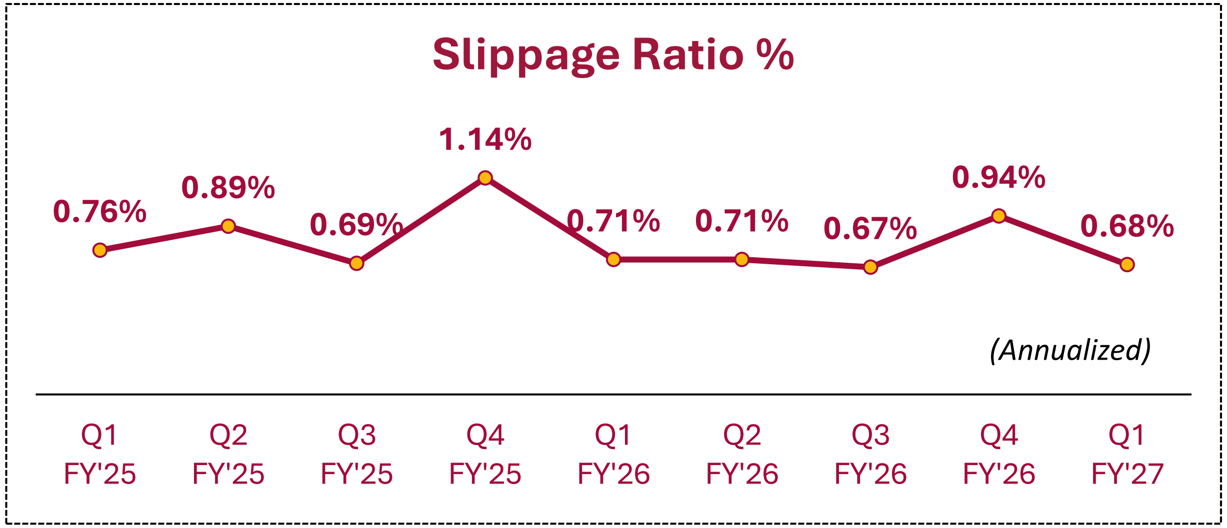


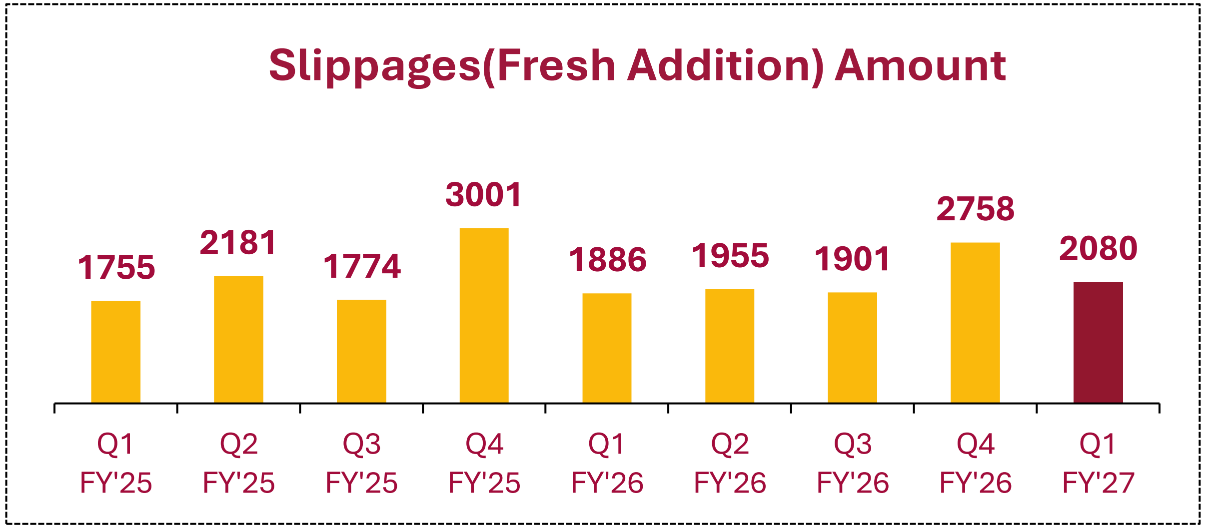
Amt ₹ in Crore

Asset Quality





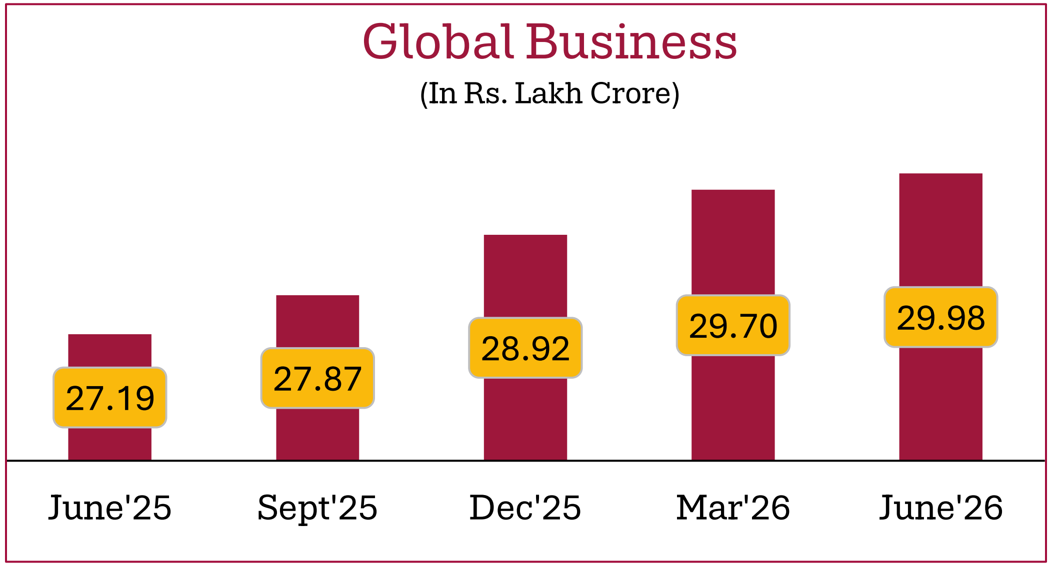


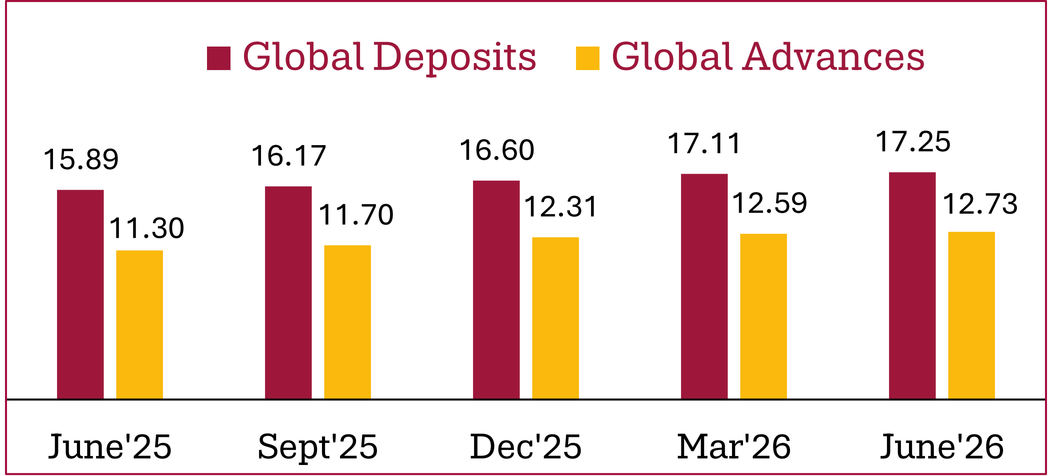


Amt ₹ in Crore

Business Mix

Sl.	Parameters	June'25	Mar'26	June'26	Growth % QoQ	Growth % YoY
1	**Global Business**	**2719276**	**2969685**	**2997970**	1.0%	10.2%
1a	Overseas Business	102742	127676	123933	-2.9%	20.6%
1b	Domestic Business	2616535	2842010	2874037	1.1%	9.8%
2	**Global Deposits**	**1589379**	**1711126**	**1724837**	0.8%	8.5%
2a	Overseas Deposits	51924	62067	54660	-11.9%	5.3%
2b	Domestic Deposits	1537455	1649060	1670177	1.3%	8.6%
3	**Global Advances**	**1129898**	**1258559**	**1273132**	1.2%	12.7%
3a	Overseas Advances	50818	65609	69273	5.6%	36.3%
3b	Domestic Advances	1079080	1192950	1203859	0.9%	11.6%
4	**CD Ratio**	**71.1%**	**73.6%**	**73.8%**		





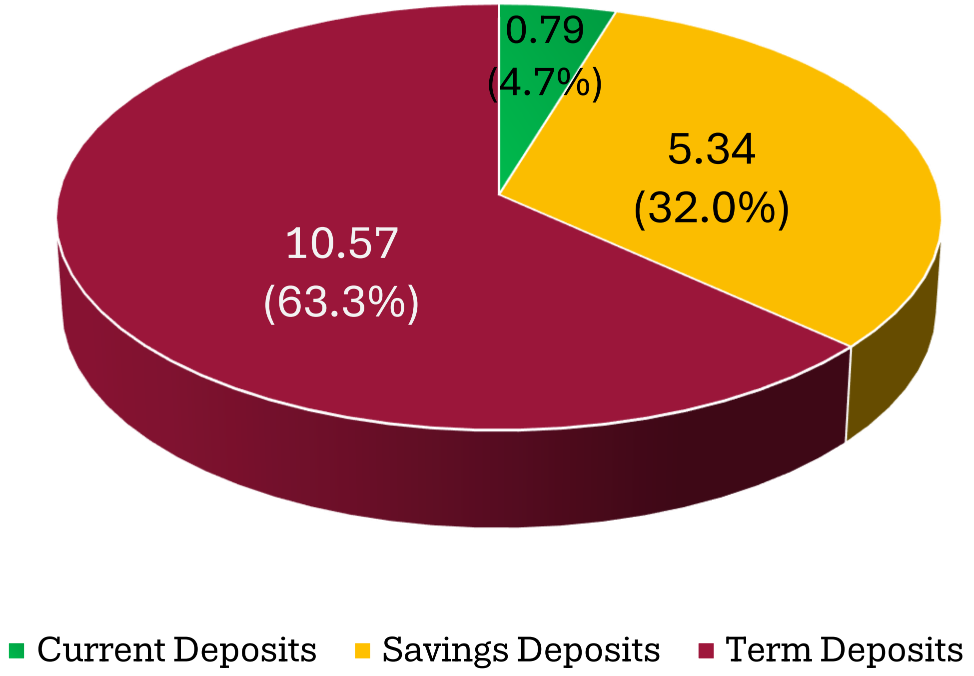
Amt ₹ in Crore

Deposits

Sl.	Parameters	June'25	Mar'26	June'26	Growth %	
					QoQ	YoY
1	**Global Deposits (2+3)**	**1589379**	**1711126**	**1724837**	0.8%	8.5%
2	Overseas Deposits	51924	62067	54660	-11.9%	5.3%
3	**Domestic Deposits**	**1537455**	**1649060**	**1670177**	1.3%	8.6%
4	Current Deposits	70656	79294	79318	-	12.3%
5	Savings Deposits	497981	530321	533798	0.7%	7.2%
6	**CASA Deposits (4+5)**	**568638**	**609615**	**613116**	0.6%	7.8%
7	Domestic CASA Share %	37.0%	37.0%	36.7%		
8	**Total Term Deposits**	**1020741**	**1101507**	**1111721**	0.9%	8.9%

Domestic Deposit Mix – June'26

(In Rs. Lakh Crore)



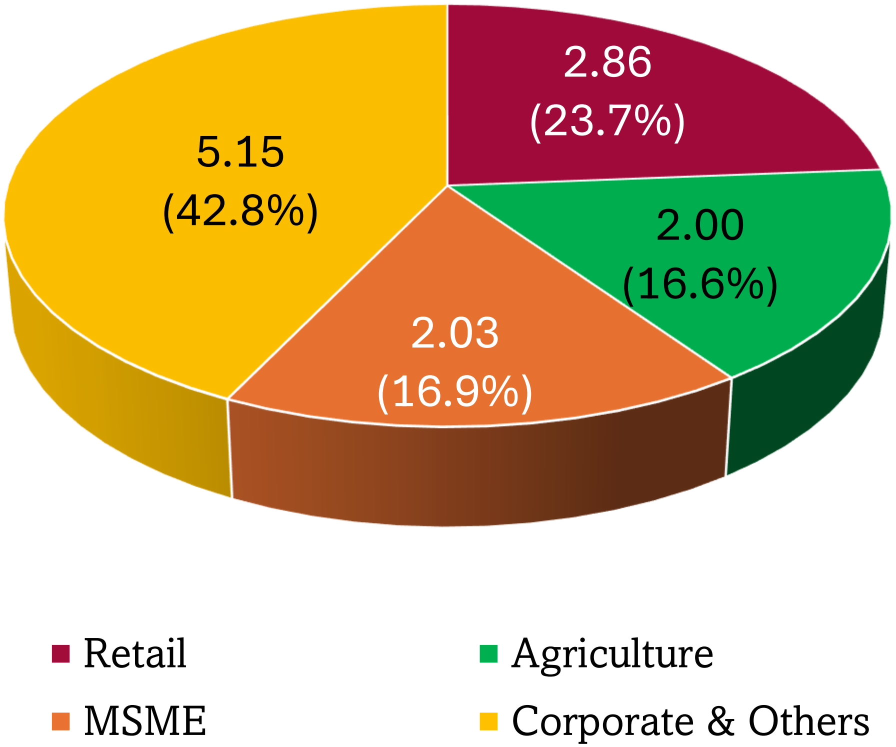
Amt ₹ in Crore

Advances

Sl.	Parameters	June'25	Mar'26	June'26	Growth %	
					QoQ	YoY
1	**Global Advances (2+3)**	**1129898**	**1258559**	**1273132**	1.2%	12.7%
2	Overseas Advances	50818	65609	69273	5.6%	36.3%
3	**Domestic Advances**	**1079080**	**1192950**	**1203859**	0.9%	11.6%
	Out of which					
4	Retail	262219	280779	285880	1.8%	9.0%
4a	**Retail excluding IBPC**	**218842**	**251729**	**257064**	2.1%	17.5%
5	Agriculture	178885	199919	199582	-0.2%	11.6%
5a	**Agriculture PS**	**138862**	**158915**	**161668**	1.7%	16.4%
6	MSME	169426	195027	203025	4.1%	19.8%
7	**RAM (4+5+6)**	**610530**	**675725**	**688487**	1.9%	12.8%
8	RAM Share %	56.6%	56.6%	57.2%		
9	Corporate & Others	468550	517225	515372	-0.4%	10.0%

Domestic Credit Mix – June'26

(In Rs. Lakh Crore)

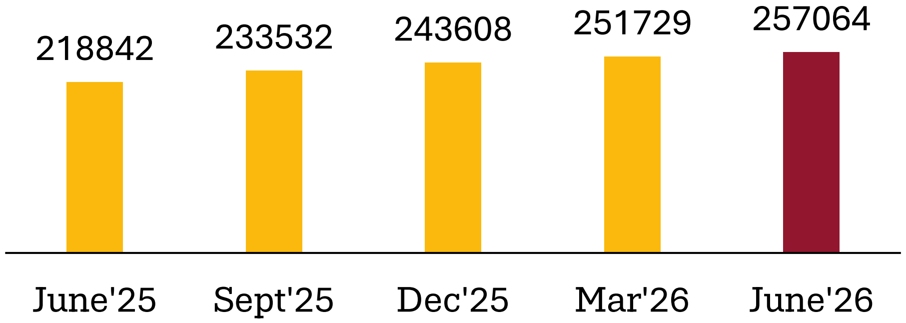


Amt ₹ in Crore

Retail Advances

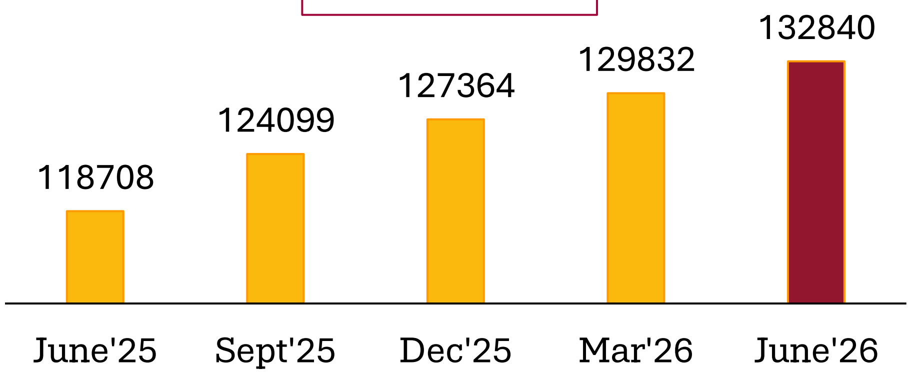
Retail*

YoY Gr.: 17.5%



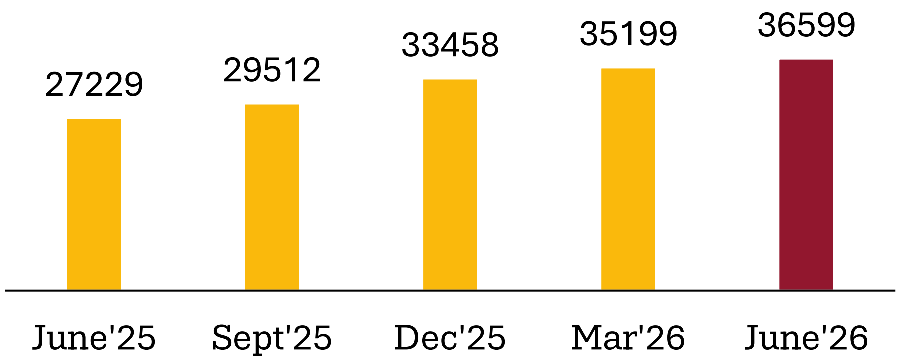
Home Loan*

YoY Gr.: 11.9%



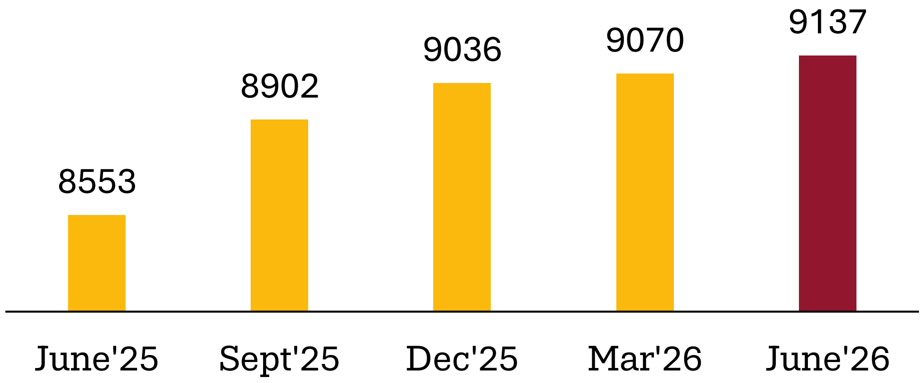
Vehicle Loan*

YoY Gr.: 34.4%



Education Loan

YoY Gr.: 6.8%



** Excluding IBPC*

Government Flagship Schemes

As on June'26

Amt in Rs. Crore	Q1 FY26	Q1 FY27
Sanctioned	5850	5660
Disbursed	5811	5623

PM SURYA GHAR YOJANA

Amt in Rs. Crore	No. of A/c	Amount
Sanctioned	179031	3249
Disbursed	162331	2848

As on June'26

No of Applications	Amount Sanctioned (in Rs. Cr)
43330	422

As on June'26

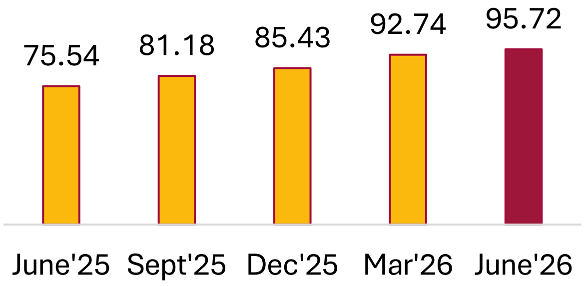
PM-VIDYALAXMI SCHEME

Amt in Rs. Crore	No. of A/c	Amount
Sanctioned	1246	183
Disbursed	561	22

Financial Inclusion Performance

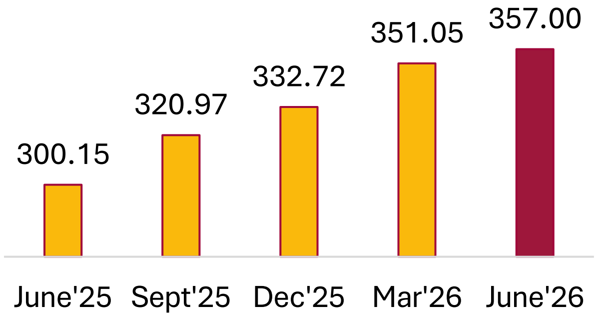
Nos in lakhs

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)



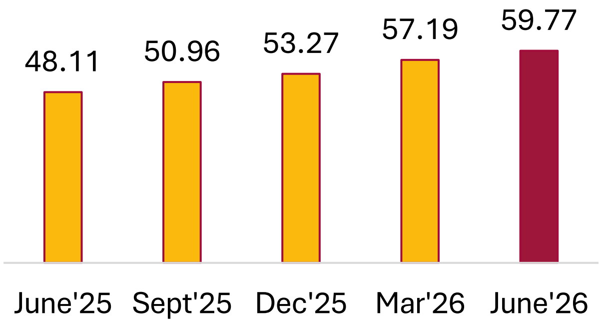
Nos in lakhs

Pradhan Mantri Suraksha Bima Yojana (PMSBY)



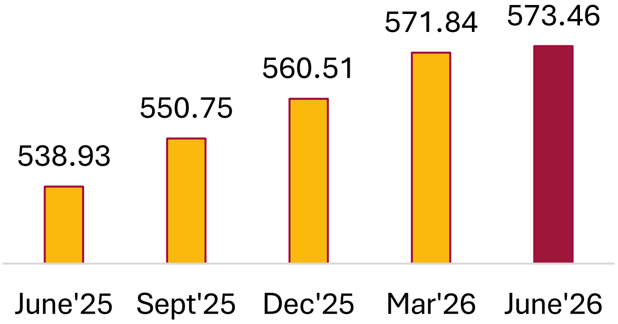
Nos in lakhs

Atal Pension Yojana (APY)



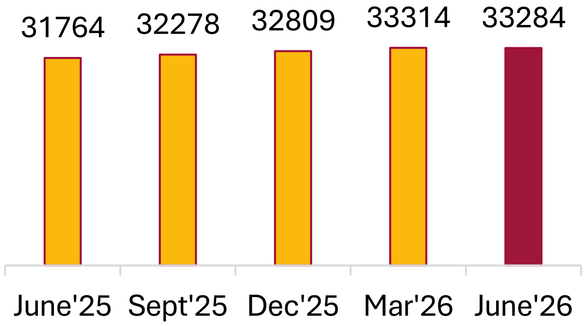
Nos in lakhs

PMJDY Accounts



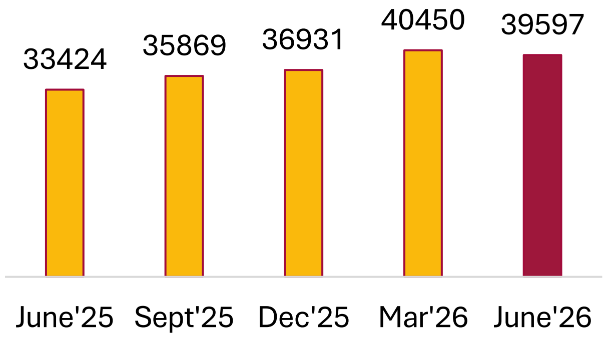
Nos in Actual

No. of BCs



Amt ₹ in Crore

Deposits Mobilized by BCs



- SLBC- 5
- UTLBC-1
- LDMO- 114
- Rural Self Employment Training Institute (RSETI)- 79
- Rural Development Centre (RDC)- 2
- Financial Literacy Centre (FLC) - 163
- Centre for Financial Literacy (CFL)- 342
- Farmer Training Centre – 12
- Villages adopted for holistic development - 307

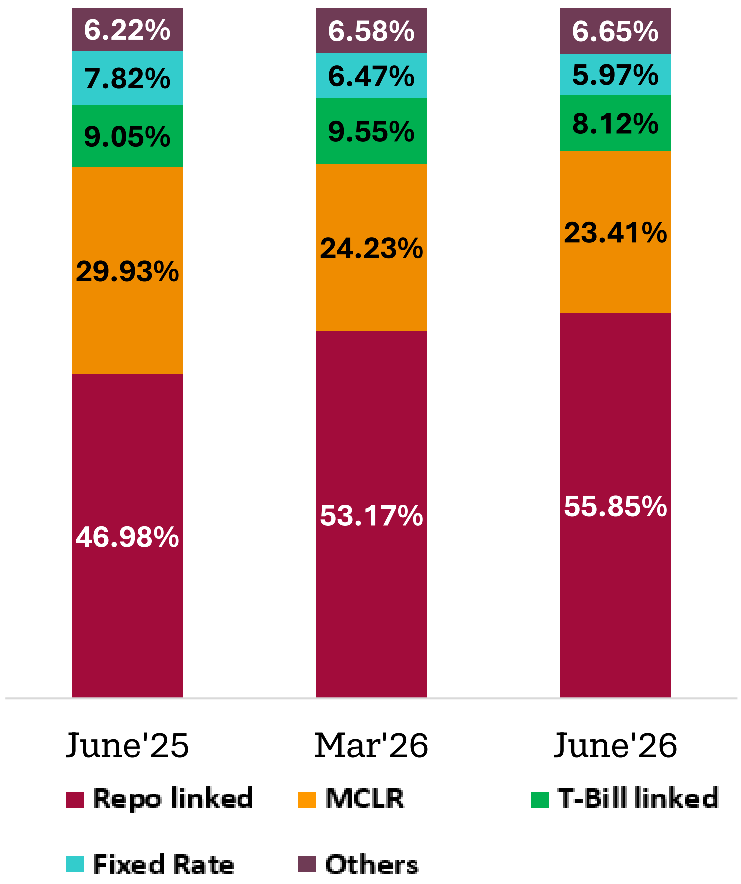
pnb

Amt ₹ in Crore

External Rating (Std FB) Portfolio & Adv. on Benchmark Rates

Portfolio > Rs.25 Crore							
Sl.	Rating Grade	June'25		Mar'26		June'26	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	225231	50.0%	273765	52.5%	266250	52.3%
2	AA	88661	19.7%	97517	18.7%	98786	19.4%
3	A	69775	15.5%	73867	14.2%	76835	15.1%
4	BBB	31736	7.0%	34229	6.6%	33663	6.6%
BBB & Above		415403	92.2%	479378	91.9%	475534	93.4%
5	BB	6880	1.5%	7756	1.5%	8311	1.6%
6	B	910	0.2%	552	0.1%	738	0.1%
7	C	264	0.1%	148	0.0%	180	0.0%
8	D	402	0.1%	386	0.1%	361	0.1%
BB & Below		8456	1.9%	8841	1.7%	9590	1.9%
9	Unrated	26693	5.9%	33213	6.4%	23843	4.7%
Sub-Total		450552	100.0%	521432	100.0%	508967	100.0%
Guarantee/Direct Claim on Central/State Govt		66289	12.8% (of Total Portfolio)	62334	10.7% (of Total Portfolio)	70006	12.1% (of Total Portfolio)
Total Portfolio		516840		583765		578973	

Advances Mix of Benchmark rate



PROJECT PALAASH 3.0

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Amt ₹ in Crore

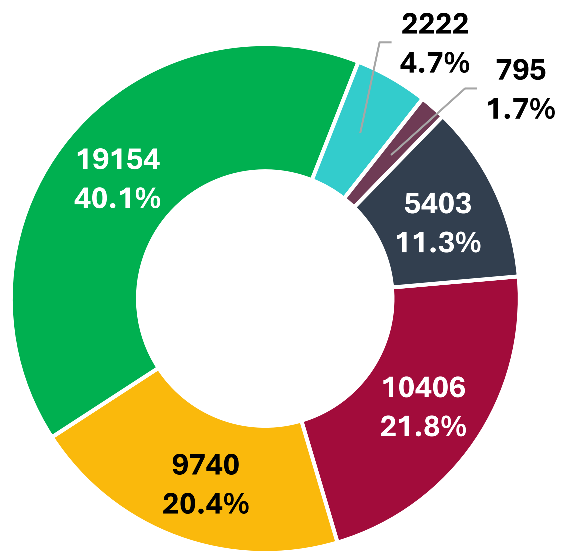
Diversified Industry Portfolio & Energy Sector

Sl.	Industry	June'25		Mar'26		June'26	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	102131	9.5%	111478	9.3%	107394	8.9%
	-Energy	43849	4.1%	48408	4.1%	47793	4.0%
	-Tele-Communication	9380	0.9%	11090	0.9%	5919	0.5%
	-Roads & Ports	44696	4.1%	45727	3.8%	47399	3.9%
	-Other Infra	4206	0.4%	6253	0.5%	6283	0.5%
2	Basic Metal & Metal Products	23169	2.1%	20442	1.7%	21420	1.8%
	-Iron & Steel	20209	1.9%	17680	1.5%	18728	1.6%
3	Food Processing	21709	2.0%	22507	1.9%	22233	1.8%
4	Textiles	11923	1.1%	12710	1.1%	13232	1.1%
5	Chemical & Chemical Products	7057	0.7%	9454	0.8%	9450	0.8%
6	All Engineering	7728	0.7%	11256	0.9%	11253	0.9%
7	Construction	2214	0.2%	1681	0.1%	2276	0.2%
8	Petroleum	7709	0.7%	7764	0.7%	7318	0.6%
9	Other Industries	54320	5.0%	68189	5.7%	70599	5.9%
	Total	**237959**	**22.1%**	**265481**	**22.3%**	**265175**	**22.0%**

Energy Sector

External Rating Standard Portfolio
30.06.2026 : ₹ 47720 Cr

External Rating wise Portfolio



PROJECT PALAASH 3.0

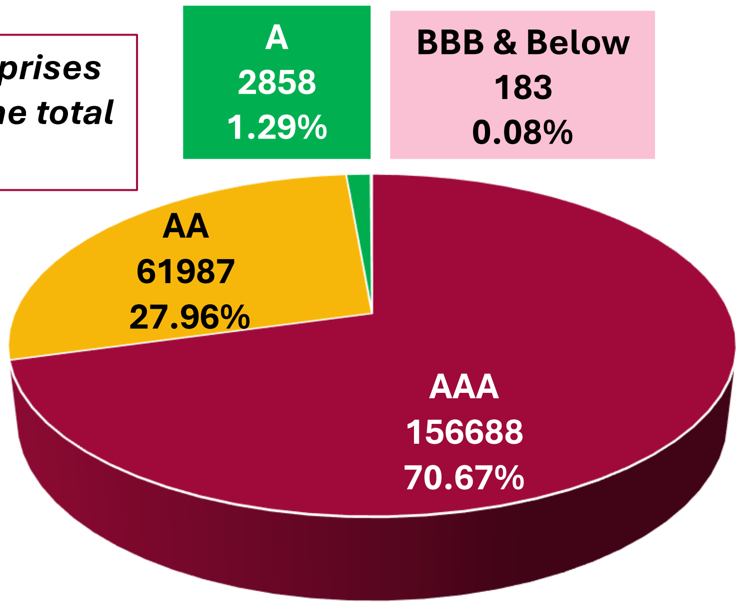
Amt ₹ in Crore

NBFC Sector

Key Sectors	As on		
	June'25	Mar'26	June'26
NBFC	167751	209829	221717
Out of which,			
NBFC- HFC	55663	68388	72839
NBFC- PSUs and PSU backed	35048	47369	50609
NBFC- Private	75942	93087	97301
NBFC- MFI	1098	985	968

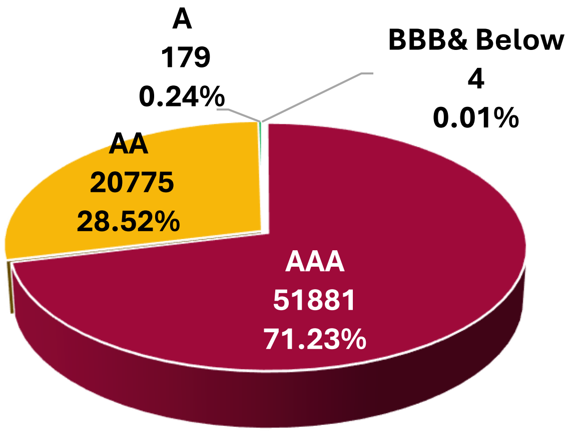
Total NBFC
External Rating Wise Portfolio – As on 30.06.2026

AAA & AA comprises of 98.63% of the total portfolio

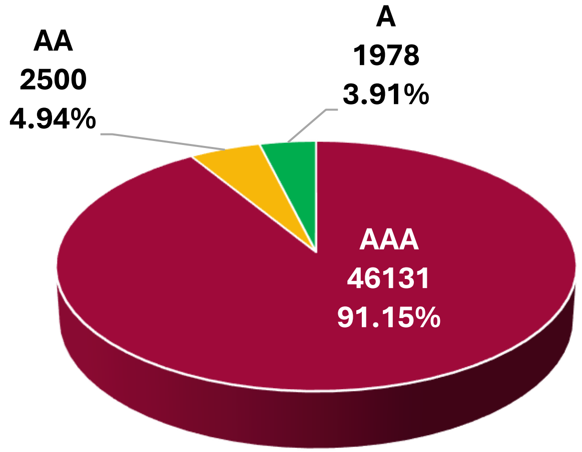


External Rating Wise Portfolio – As on 30.06.2026

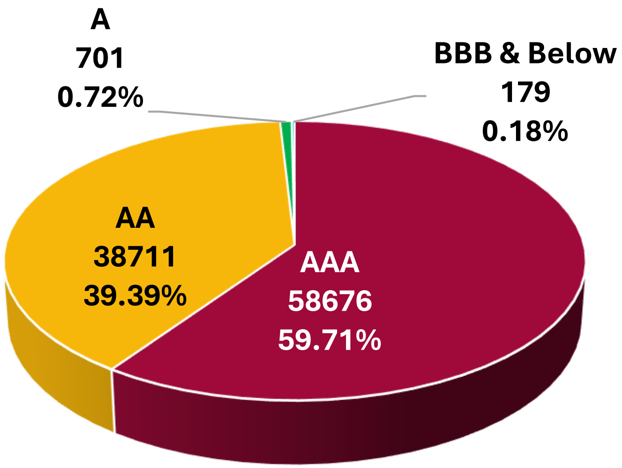
Housing Finance Companies



PSUs & PSU backed



Private NBFCs + MFIs



Amt ₹ in Crore

Investment Portfolio

Sl.	Parameters	June'25	Mar'26	June'26
1	**Gross Domestic Investment**	**505731**	**488441**	**481990**
2	SLR	372728	350825	346707
2a	SLR as % to Dom. Investment (2/1)	73.7%	71.8%	71.9%
3	Non SLR	133003	137617	135283
4	Held To Maturity (HTM)	359125	346526	347347
4a	HTM To Gross Domestic Investment (4/1)	71.0%	71.0%	72.1%
5	Available For Sale (AFS)	117544	112688	110097
6	Fair value through profit and loss (HFT)	7128	10598	5916
7	Fair value through profit and loss (Non HFT)	16393	13310	13310
8	Subsidiaries, Joint Venture & Associates (SBJVAS)	5541	5319	5319
9	Investment by Overseas Branches	7821	8941	7299
10	**Total Gross Investment (1+9)**	**513552**	**497382**	**489289**
11	Modified Duration (AFS+HFT)	3.52	3.23	3.25
12	Net demand & time Liabilities	1492905	1573265	1619580

Amt ₹ in Crore

Non SLR Investment

Sl.	Parameters	June'25		Mar'26		June'26	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	34198	25.7%	31069	22.6%	30215	22.3%
2	Corporate and Other Bonds & Debentures	18392	13.8%	16379	11.9%	15229	11.3%
3	Special Govt. Sec excl. Recap Bonds	490	0.4%	120	0.1%	120	0.1%
4	CG Recapitalisation Bond	55274	41.6%	55274	40.2%	55274	40.9%
5	Share of PSU/Corporate/Others	9481	7.1%	11589	8.4%	11767	8.7%
6	Venture Capital Fund	181	0.1%	299	0.2%	349	0.3%
7	Regional Rural Bank	1512	1.1%	1575	1.1%	1575	1.2%
8	Security Receipts	1370	1.0%	1947	1.4%	1789	1.3%
9	Subsidiaries JV	4029	3.0%	3744	2.7%	3744	2.8%
10	Other	8075	6.1%	15620	11.4%	15221	11.3%
	Total Non SLR Investment	**133003**	**100.0%**	**137617**	**100.0%**	**135283**	**100.0%**

Amt ₹ in Crore

Balance Sheet-Liabilities & Assets

Sl.	Parameters	30th June'25	31st Mar'26	30th June'26
	CAPITAL & LIABILITIES			
1	Capital	2299	2299	2299
2	Reserves and Surplus	129668	140351	146208
3	Deposits	1589379	1711126	1724837
4	Borrowings	71261	82314	79264
5	Other Liabilities and Provisions	40709	49802	37704
	Total Liabilities	**1833315**	**1985892**	**1990312**
	ASSETS			
1	Cash and Balances with RBI	71384	60856	71243
2	Balances with Banks	67565	101092	90312
3	Net Investments	509406	494112	486222
4	Net Advances	1091981	1225292	1241399
5	Fixed Assets	15512	15577	15523
6	Other Assets	77468	88964	85613
	Total Assets	**1833315**	**1985892**	**1990312**

Amt ₹ in Crore

Income

Sl.	Parameters	Q1 FY26	Q4 FY26	Q1 FY27	QoQ Variation Amt.	QoQ Variation %	YoY Variation Amt.	YoY Variation %
1	**Interest Income (2+3+4)**	**31964**	**32157**	**32897**	**740**	**2.3%**	**933**	**2.9%**
2	Interest on Advances	21664	22488	23061	573	2.5%	1397	6.4%
3	Interest on Investments	8438	8045	8077	32	0.4%	-361	-4.3%
4	Other Interest Income	1861	1624	1760	136	8.3%	-101	-5.5%
5	**Other Income (6+7+8+9)**	**5268**	**4162**	**4333**	**171**	**4.1%**	**-935**	**-17.7%**
	of which							
6	Fee Based Income	2250	1956	2339	383	19.6%	89	4.0%
	Out of which							
6.1	Processing Fees	728	293	938	645	220.2%	210	28.9%
6.2	Non Fund Based Income	192	213	220	7	3.2%	28	14.5%
6.3	Income from Insurance & MF	95	133	79	-54	-40.9%	-16	-17.3%
7	Recovery in Written off Accounts	1189	1942	908	-1034	-53.3%	-281	-23.7%
8	Treasury income	1816	253	1081	828	327.2%	-735	-40.5%
	of which							
8.1	Profit on Sales on Investments	1470	687	474	-213	-31.1%	-996	-67.8%
8.2	Profit on Exchange Transaction	208	90	309	219	243.3%	101	48.6%
8.3	Profit/Loss on Revaluation of Investment	137	-524	298				
9	Others	13	12	6	-6	-49.2%	-7	-53.1%
10	**Total Income (1+5)**	**37232**	**36319**	**37231**	**912**	**2.5%**	**-1**	**-**

Amt ₹ in Crore

Expenses

Sl.	Parameters	Q1 FY26	Q4 FY26	Q1 FY27	QoQ Variation Amt.	QoQ Variation %	YoY Variation Amt.	YoY Variation %
1	**Total Interest Paid (2+3+4)**	**21386**	**21776**	**22099**	**323**	**1.5%**	**713**	**3.3%**
2	Interest Paid on Deposits	20412	20386	20941	555	2.7%	529	2.6%
3	Interest Paid on Borrowings	193	593	334	-259	-43.7%	141	73.1%
4	Others Interest Paid	781	798	825	27	3.3%	44	5.6%
5	**Operating Expenses (6+7)**	**8765**	**7042**	**7613**	**571**	**8.1%**	**-1152**	**-13.1%**
6	Establishment Expenses	5164	3747	4535	788	21.0%	-629	-12.2%
7	Other Operating Expenses	3600	3295	3077	-218	-6.6%	-523	-14.5%
8	**Total Expenses (1+5)**	**30150**	**28818**	**29712**	**894**	**3.1%**	**-438**	**-1.5%**

Amt ₹ in Crore

Profit & Provisions

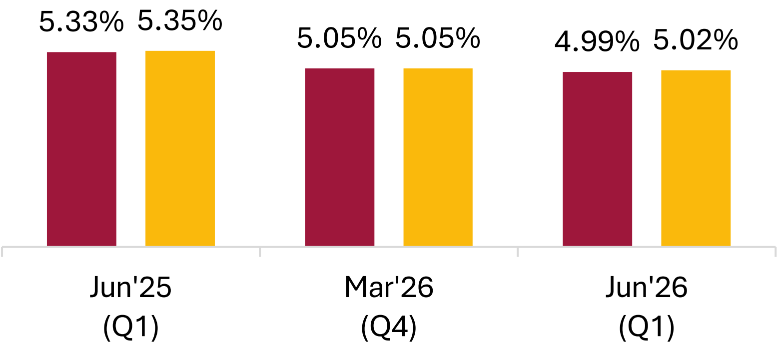
Sl.	Parameters	Q1 FY26	Q4 FY26	Q1 FY27	QoQ Variation Amt.	QoQ Variation %	YoY Variation Amt.	YoY Variation %
1	**Net Interest Income**	**10578**	**10380**	**10798**	**418**	**4.0%**	**220**	**2.1%**
2	Other Income	5268	4162	4333	171	4.1%	-935	-17.7%
3	Operating Income (1+2)	15846	14542	15132	590	4.1%	-714	-4.5%
4	Operating Expenses	8765	7042	7613	571	8.1%	-1152	-13.1%
5	**Operating Profit (3-4)**	**7081**	**7500**	**7519**	**19**	**0.3%**	**438**	**6.2%**
6	Provisions other than Tax	323	424	541	117	27.6%	218	67.6%
	Of which provisions for Non Performing Assets	396	906	792	-114		396	
7	**Profit Before Tax**	**6758**	**7077**	**6978**	**-99**	**-1.4%**	**220**	**3.3%**
8	Provision for Income Tax	5083	1852	1725	-127	-6.9%	-3358	-66.1%
9	**Net Profit**	**1675**	**5225**	**5253**	**28**	**0.5%**	**3578**	**213.6%**

(Annualized)

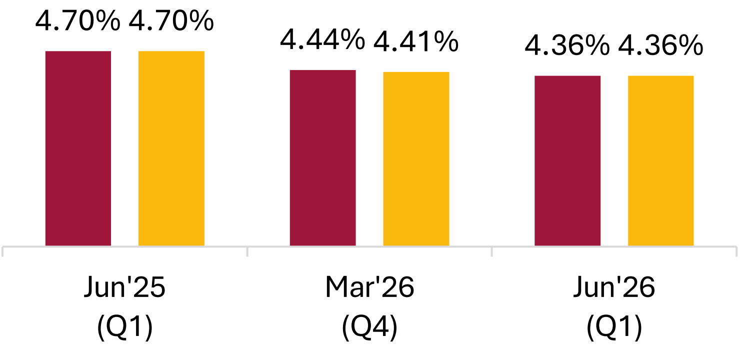
Efficiency Ratios (Quarter)

Global Domestic

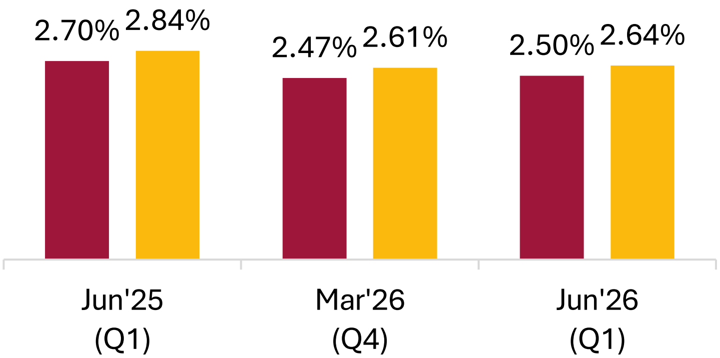
Cost of Deposits [%]



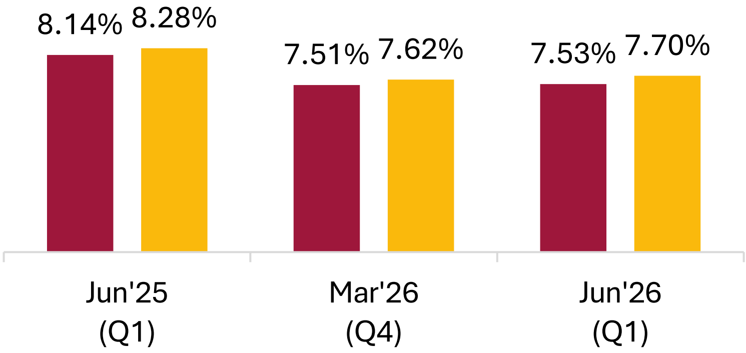
Cost of Funds [%]



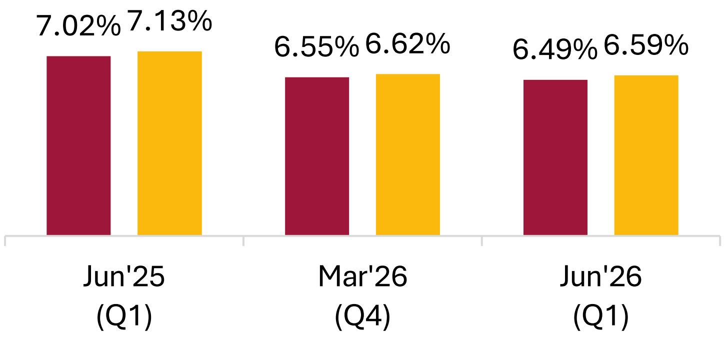
NIM [%]



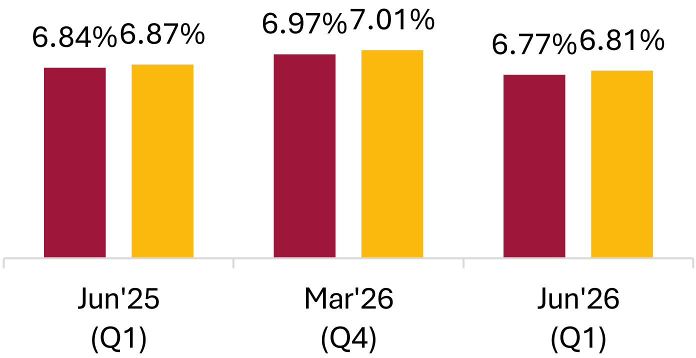
Yield on Advances [%]



Yield on Funds [%]



Yield on Investment [%]



(Annualized)

Profitability/Productivity Ratios

Sl.	Key Ratios	Q1 FY26	Q4 FY26	Q1 FY27
1	Return on Assets [%]	0.37%	1.06%	1.04%
2	Return on Equity [%]	6.59%	18.00%	17.33%
3	Book Value per Share [₹]	105.23	114.77	119.91
4	Book Value per Share-Tangible [₹]	92.64	102.95	108.58
5	Earnings per share [₹]	1.46	4.55	4.57
6	Cost to Income Ratio [%]	55.31%	48.42%	50.31%
6a	Staff Cost to Income Ratio [%]	32.59%	25.77%	29.97%
6b	Other Cost to Income Ratio [%]	22.72%	22.66%	20.34%
7	Net Profit Per Employee [₹ in Lacs]	6.98	21.91	21.71
8	Net Profit Per Branch [₹ in Lacs]	65.80	205.22	203.37

Sl.	Key Ratios	June'25	Mar'26	June'26
1	Business Per Employee [₹ in Cr]	27.30	29.42	29.71
2	Business Per Branch [₹ in Cr]	257.39	275.63	278.28

Amt ₹ in Crore

SMA 2 Accounts (› Rs 5.00 Crore)

Sl.	CATEGORY	June'25		Mar'26		June'26	
		SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
1	Retail Loans	43	0.004%	101	0.01%	111	0.01%
2	Agriculture	372	0.03%	32	-	189	0.02%
3	MSME	755	0.07%	194	0.02%	758	0.07%
4	**RAM Total**	**1170**	**0.11%**	**327**	**0.03%**	**1058**	**0.09%**
5	Corporate & Others	426	0.04%	123	0.01%	337	0.03%
6	**Total**	**1596**	**0.15%**	**450**	**0.04%**	**1395**	**0.12%**

Amt ₹ in Crore

Movement of NPA

Sl.	Parameters	Q1 FY'26	Q4 FY'26	Q1 FY'27
1	NPA at the beginning of Year/Quarter	44082	39314	37124
2	**Cash Recovery & Up-gradation (2a+2b)**	**1662**	**1690**	**1589**
2a	-Cash Recovery	1068	1003	843
2b	-Up-gradation	594	687	746
3	Write Off	1633	3258	2235
4	**Total Reduction (2+3)**	**3295**	**4948**	**3824**
5	**Fresh Addition (5a+5b)**	**1886**	**2758**	**2080**
5a	-Fresh slippages	1792	2674	1996
5b	-Debits in existing NPA A/cs	94	84	84
6	**Gross NPAs at end of the period**	**42673**	**37124**	**35381**
7	Eligible Deductions incl. Provisions	38541	33515	31948
8	**Net NPAs at end of the period (6-7)**	**4132**	**3610**	**3433**
9	Recovery in Written Off & RI	1700	2392	1200
10	Total Recovery (During the Period)	3362	4082	2789

Amt ₹ in Crore

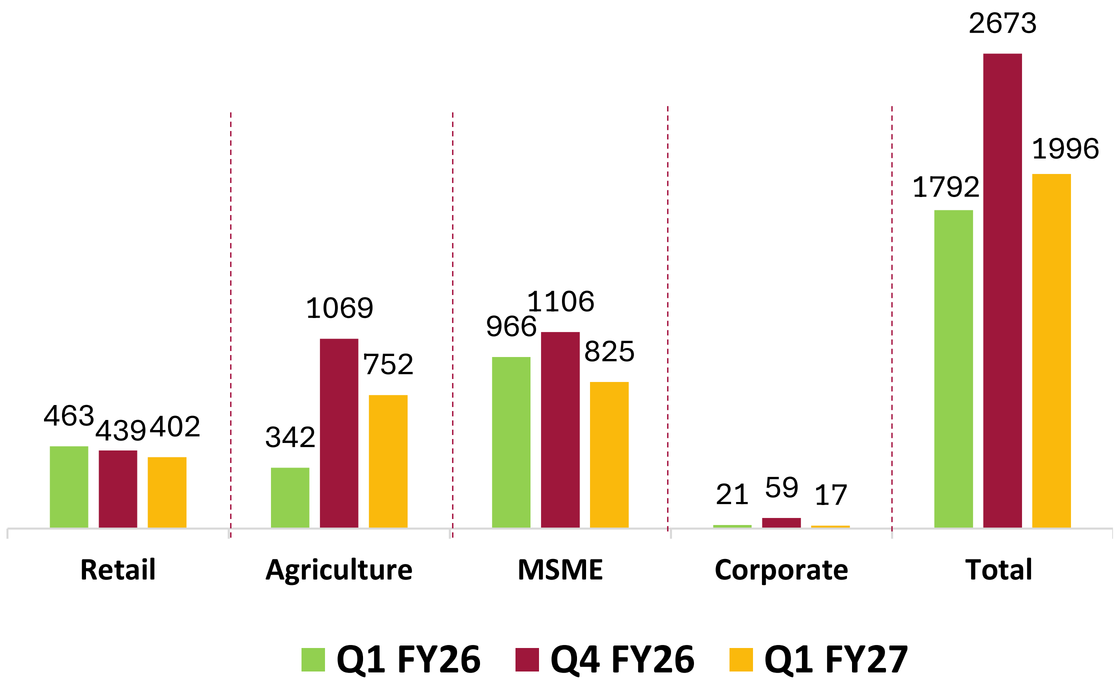
Asset Classification

Sl.	Parameters	June'25		Mar'26		June'26		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Variation
1	Standard	1087225	96.22%	1221435	97.05%	1237752	97.22%	150527	13.8%
2	**Gross NPA**	**42673**	**3.78%**	**37124**	**2.95%**	**35381**	**2.78%**	**-7292**	**100 bps**
2a	Sub-Standard	5834	0.52%	5902	0.47%	5975	0.47%	141	5 bps
2b	Doubtful	21080	1.87%	19690	1.56%	19522	1.53%	-1558	34 bps
2c	Loss	15759	1.39%	11532	0.92%	9883	0.78%	-5876	61 bps
3	**Global Advances (1+2)**	**1129898**	**100%**	**1258559**	**100%**	**1273132**	**100%**	**143234**	**12.7%**

Amt ₹ in Crore

Slippages & Recoveries

Sector wise Fresh Slippage (Quarter)



Recovery v/s Slippages

Period	Q1 FY 26	Q4 FY 26	Q1 FY 27
Net Recovery	3356	4082	2789
NPA Addition (Net Slippage)	1886	2758	2080
Net Recovery v/s Net Slippage	**1.8x**	**1.5x**	**1.3x**
Slippage Ratio*	0.71%	0.94%	0.68%

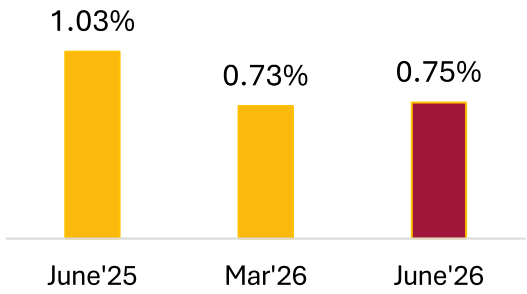
**Annualised*

Amt ₹ in Crore

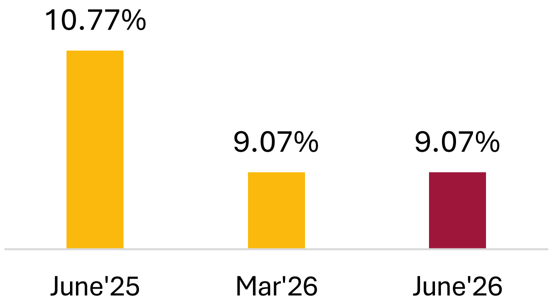
NPA Classification - Sector Wise

Sl.	Parameters	June'25			Mar'26			June'26		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	262219	2692	1.03%	280779	2061	0.73%	285880	2139	0.75%
2	Agriculture	178885	19261	10.77%	199919	18130	9.07%	199582	18111	9.07%
3	MSME	169426	19161	11.31%	195027	16493	8.46%	203025	14634	7.21%
4	Corporate, Overseas & Others	519368	1559	0.30%	582834	440	0.08%	584645	498	0.09%
5	**Global (1+2+3+4)**	**1129898**	**42673**	**3.78%**	**1258559**	**37124**	**2.95%**	**1273132**	**35381**	**2.78%**

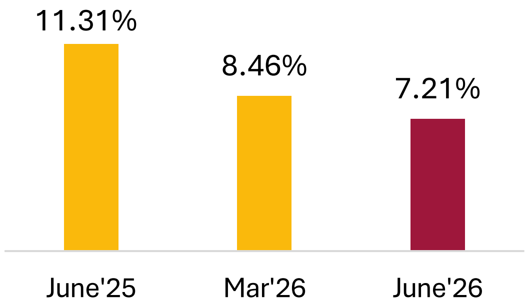
Retail NPA (%)



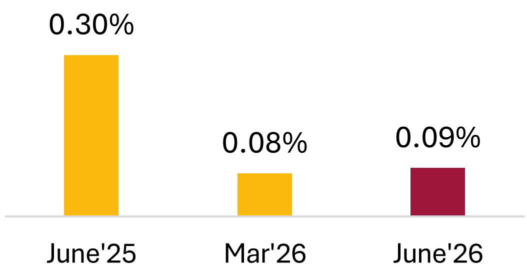
Agriculture NPA (%)



MSME NPA (%)



Corporate, Overseas & others NPA (%)



Amt ₹ in Crore

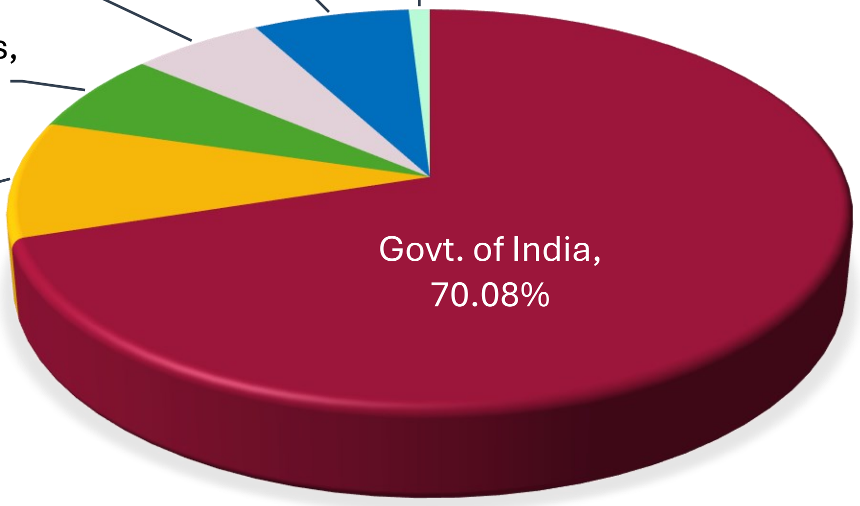
NPA Classification- Industry Wise

Sl.	Diversified Industry Portfolio	June'25			Mar'26			June'26		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	102131	1075	1.05%	111478	225	0.20%	107394	219	0.20%
	-Energy	43849	1000	2.28%	48408	73	0.15%	47793	73	0.15%
	-Tele-Communication	9380	2	0.02%	11090	2	0.01%	5919	1	0.02%
	-Roads & Ports	44696	17	0.04%	45727	105	0.23%	47399	103	0.22%
	-Other Infra	4206	57	1.35%	6253	45	0.72%	6283	42	0.66%
2	Basic Metal & Metal Products	23169	731	3.15%	20442	677	3.31%	21420	489	2.28%
	-Iron & Steel	20209	467	2.31%	17680	437	2.47%	18728	283	1.51%
3	Food Processing	21709	2567	11.82%	22507	1632	7.25%	22233	1649	7.41%
4	Textiles	11923	939	7.87%	12710	806	6.34%	13232	755	5.71%
5	Chemical & Chemical Products	7057	158	2.24%	9454	206	2.18%	9450	166	1.76%
6	All Engineering	7728	396	5.13%	11256	311	2.76%	11253	226	2.01%
7	Construction	2214	52	2.36%	1681	37	2.20%	2276	29	1.27%
8	Petroleum	7709	4	0.05%	7764	4	0.05%	7318	3	0.05%
9	Other Industries	54320	3984	7.34%	68189	3227	4.73%	70599	2955	4.19%
	Total	**237959**	**9907**	**4.16%**	**265481**	**7124**	**2.68%**	**265175**	**6491**	**2.45%**

Shareholding and Ratings

Shareholding as on 30.06.2026

Total No. of Shares: 1149.29 Crores



INTERNATIONAL RATINGS

MOODY'S RATINGS: Baa3/P-3/ Stable

FitchRatings: BBB-/F3/ Stable

DOMESTIC RATING

India Ratings & Research

PNB's Long Term Issuer Rating

IND AAA / Stable

PNB's BASEL III BOND RATINGS

Sl.	Rating Agency	Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA +	AAA
2	India Ratings & Research	AA +	AAA
3	CARE Ratings	AA +	AAA
4	ICRA RATINGS	AA +	AAA

Amt ₹ in Crore

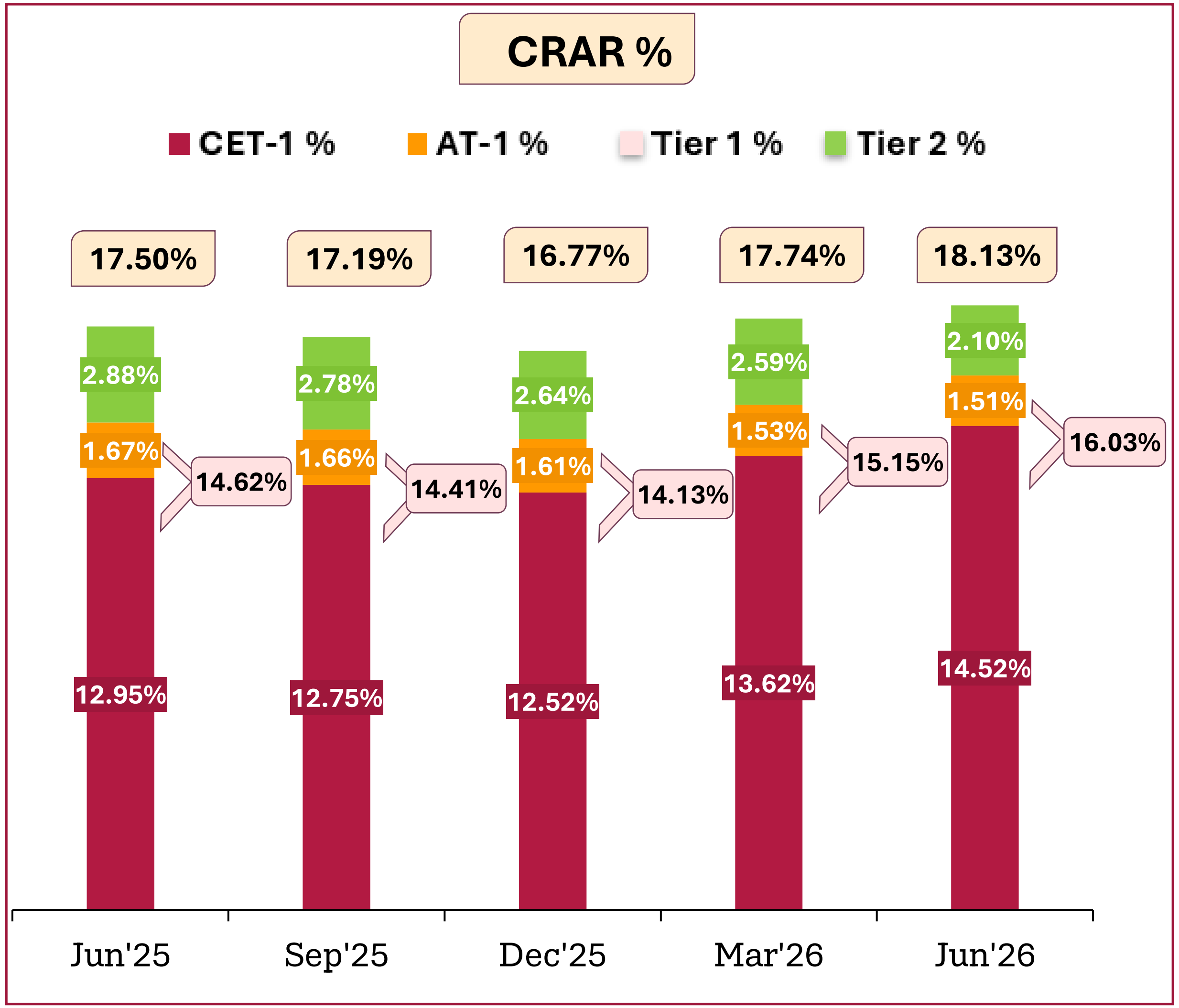
Capital Adequacy

Capital & CRAR

Sl.	Parameters	June'25	Mar'26	June'26
1	Total Capital (Tier 1+2)	149051	159897	166377
	CRAR %	**17.50%**	**17.74%**	**18.13%**
Out of Which,				
2	Tier 1	124510	136599	147083
	Tier 1%	**14.62%**	**15.15%**	**16.03%**
2a	Common Equity	110269	122809	133285
	CET-1 %	**12.95%**	**13.62%**	**14.52%**
2b	Additional Tier 1	14241	13791	13798
	AT-1 %	**1.67%**	**1.53%**	**1.51%**
3	Tier 2	24541	23298	19294
	Tier-2 %	**2.88%**	**2.59%**	**2.10%**

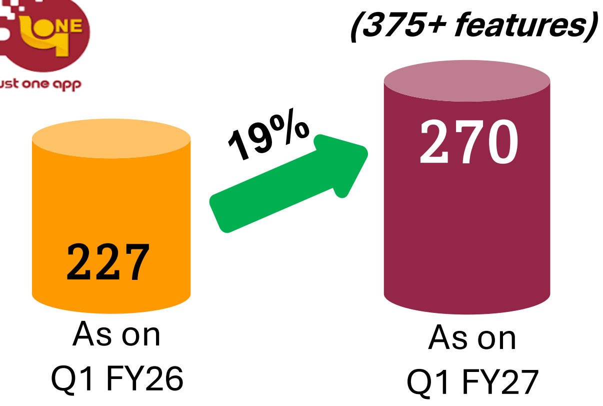
Risk Weighted Assets

Sl.	Parameters	June'25	Mar'26	June'26
1	**Total RWA**	**851723**	**901547**	**917780**
Out of Which,				
a	Credit RWA	755596	806426	813403
b	Market RWA	9171	8166	9278
c	Operational RWA	86956	86956	95099

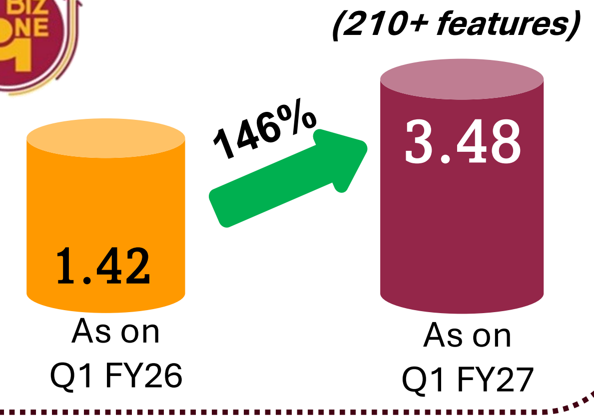


Augmenting Digital Base

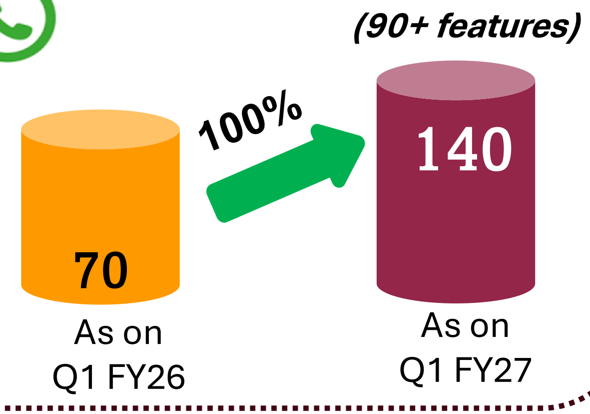
PNB One Activated Users (in Lakhs)



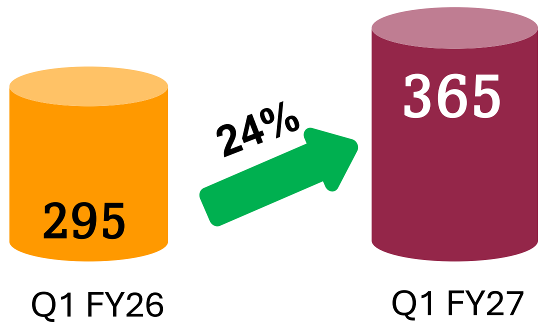
PNB One BIZ Activated Users (in Lakhs)



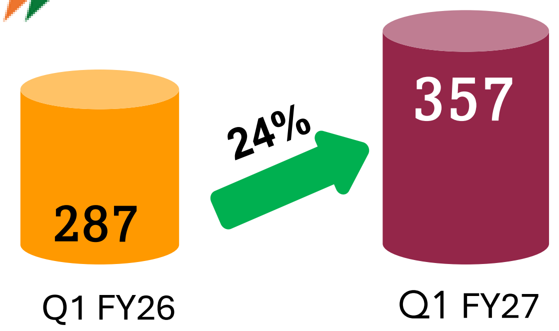
WhatsApp Banking Users (in Lakhs)



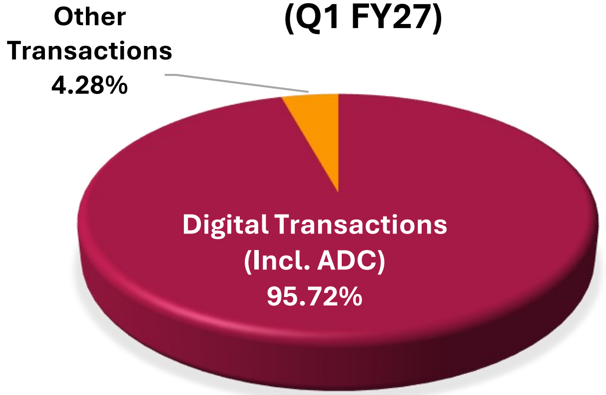
Digital Transactions (in Crores)



UPI Transactions (in Crores)



Share of Digital Transaction (Q1 FY27)



Progress Under Major Digital Offerings – Digital Lending

Digital Lending Performance

Digital Sanctions – Q1 FY 27

RETAIL	₹ 4148.99 Crores (110474 Accounts)
AGRICULTURE	₹ 9333.18 Crores (326150 Accounts)
MSME	₹ 5597.03 Crores (70285 Accounts)

Total Number of Accounts – 506909

Total Amount Sanctioned– Rs. 19079.20 Crore

Digital Lending Products

RETAIL

1. Digi Car Loan
2. Personal Loan
3. Digi Education Loan
4. Digi Home Loan
5. Loan against Deposits
6. Digi PM Surya Ghar
7. Digi Saarthi (Two-Wheeler Loan)
8. HL (Top-up)
9. PNB Shram Saathi*
10. Credit Risk Guarantee Home Loan*

Agri

1. Krishi Tatkal Rin
2. KCC Review, Renewal & DP Enhancement (upto ₹10.00 Lakh)
3. Digi Gold Loan
4. Digi Self Help Group (SHG)
5. Digi Dairy KCC
6. Digital KCC (through Jansamarth Portal)
7. Digi Shreshtha (Lakhapti Didi)
8. Tractor Xpress
9. Griha Vatika

MSME

1. Digi MSME
2. Digi MSME Prime
3. PM Vishwakarma
4. e-PM SVANidhi 2.0
5. GST Sahay
6. MSME Renewal

****Newly launched journeys in Q1 FY27***

Progress Under Major Digital Offerings

Central Bank Digital Currency (CBDC)

No. of Users
17.22 Lakh

No. of Transactions
153.06 Lakh

New Initiatives Undertaken

- Forex Purchase through PNB One
- Enhancement of Nominee Services in PNB One and Internet Banking Services
- PPF Extension through PNB One
- Download Form 131 (erst. Form 16A) through PNB One and WhatsApp Banking
- Expanded WhatsApp Banking language support to 13 languages with the addition of Odia and Gujarati
- Biometric Authentication (Fingerprint/ Face ID) for Transactions in BHIM PNB

Way Forward

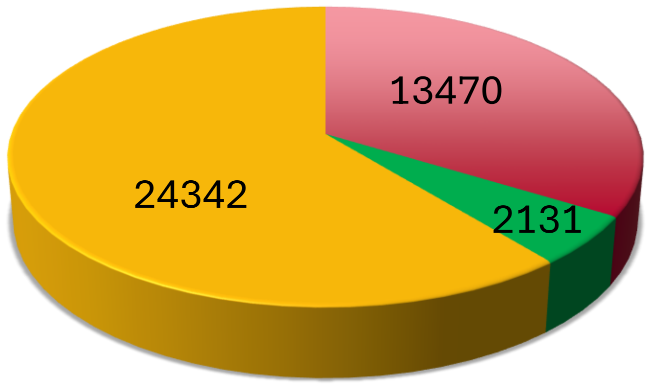
- UPI in PNB One Biz
- Revamping of Internet Banking Services
- Introduction of Aadhaar Face ID-based Authentication in PNB ONE
- Submission of Form 121 through WhatsApp Banking
- Account Debit Freeze Facility through WhatsApp Banking
- Cross-Border Payments using CBDC Payment Platform
- Digital Lending – My Property Loan, Digi Kisan Vahan, Vehicle Hypothecation Termination Service (RBIH-ULI-MoRTH)

Catalyzing Decisions : The Analytical Edge

Business Augmentation

(Amt ₹ in Crore)

As on June'26



Total - ₹ 39943

Retail Agri MSME

'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.

Analytics Platform Upgrade

Upgraded our core analytics ecosystem to unlock faster, more secure foundation for enterprise model deployment.

Expanding Our Predictive Arsenal

Integrated propensity models into our analytical suite to anticipate customer behaviour, optimizing cross-sell strategies and targeted product offerings.

Live Insights: Real-Time Business Intelligence

Launched near real-time dashboards on the Business 360+ Portal to monitor key business metrics continuously.

Human Resource Initiatives

Strategic Partnerships with Industry and Academic Leaders

The Bank has partnered with 29 industry experts as Professors of Practice and 4 premier institutions - ISB Hyderabad, MDI Gurugram, IPE Hyderabad, and U-Next Learning by Manipal Academy. This initiative secures specialized domain expertise to drive advanced skill development, research, and future learning programs.

New HRMS Mobile APP – PNB SAKSHAM

Revamped HRMS Mobile application "PNB Saksham" has been developed and rolled out on both Android and iOS platforms. The application integrated all HRMS self-service menus, attendance marking and staff welfare services, thereby providing a unified, efficient, and user-friendly platform to employees.

AR/VR Training Integration

The Bank has launched AR/VR modules within physical training to modernize capability building through immersive, experiential learning. Currently live in eight languages, this technology-driven initiative accelerates workforce readiness and modernizes institutional training.

AI Enablement Program with Microsoft

The Bank has entered into a strategic partnership with Microsoft to deliver structured AI training and certification for all officers. This initiative will build foundational awareness, confidence, and practical AI skills through simple, high-utility learning pathways.

pnb

As on 30.06.2026

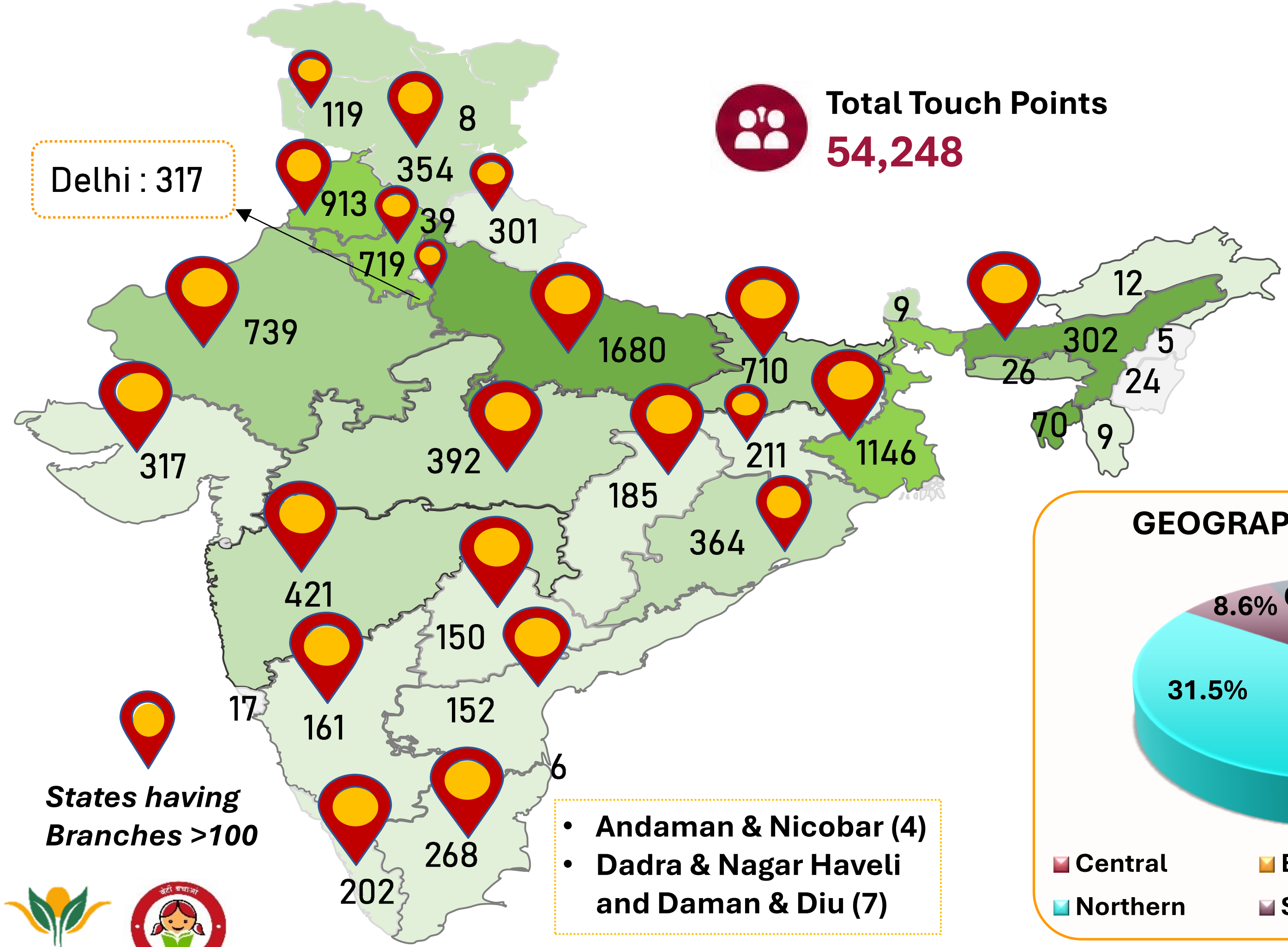
Distribution Network

Branches (Domestic) **10359**

ATM **10605**

BCs **33284**

Total Touch Points **54,248**



- **Andaman & Nicobar (4)**
- **Dadra & Nagar Haveli and Daman & Diu (7)**

INTERNATIONAL PRESENCE

Branches at: Dubai and Gift City, Gandhinagar

Subsidiaries: London (UK) and Bhutan

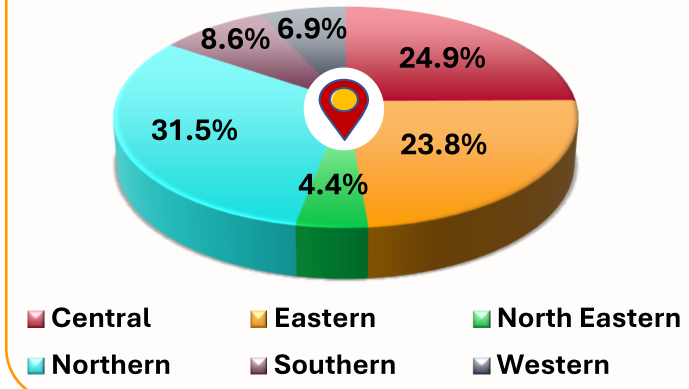
Joint Venture: Nepal

Representative Offices: Myanmar and Bangladesh

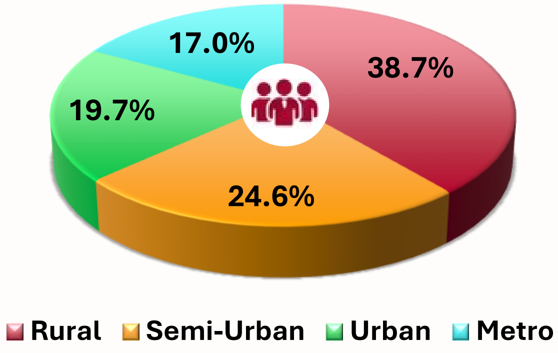
LOAN PROCESSING OFFICES

- Large Corporate Branches (LCB) **– 15 (including 2 ELCBs)**
- Mid Corporate Branch (MCB) **– 11**
- Mid Corporate Centres (MCC) **– 116**
- Corporate Banking Branches (CBB) **– 16**
- PNB Loan Points (PLP) **– 149**
- Centralized Co-lending & Pool Centres (C-CPC) **– 3**

GEOGRAPHY WISE BRANCHES



POPULATION GROUP WISE BRANCHES



PROJECT PALASH 3.0

Group Structure of the Bank

PNB

- **Subsidiaries**
  - **Domestic**
    1. PNB Cards & Services Ltd. – 100%
    2. PNBISL -100%
    3. PNB Gilts Ltd - 74.07%
  - **Foreign**
    1. PNBIL, London - 100%
    2. DRUK PNB Bank Ltd, Bhutan - 51%
- **Associates & Joint Venture**
  - **Domestic**
    1. PNB Housing Finance Ltd – 28.03%
    2. PNB MetLife India Insurance Co. Ltd - 30%
  - **Foreign**
    - Everest Bank, Nepal- 20.02%
  - **RRB**
    - 35% stake in each one:-
      1. Bihar Gramin Bank
      2. Haryana Gramin Bank
      3. Himachal Pradesh Gramin Bank
      4. Punjab Gramin Bank
      5. Tripura Gramin Bank
      6. Manipur Rural Bank
      7. Assam Gramin Bank
      8. West Bengal Gramin Bank

Amt ₹ in Crore

Performance of Subsidiaries, Associates, Joint Venture & RRB's

Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
PNB Housing Finance Ltd (PNBHFL)	Mar'26 (12M)	8845	6051	2794	2090
PNB Investment Services Ltd. (PNBISL)	Mar'26 (12M)	15	9	6	5
PNB Cards & Services Limited (PNBCSL)	June'26 (3M)	30	26	3	2
PNB Gilts Ltd.	June'26 (3M)	455	347	108	81
PNB MetLife India Insurance Co. Ltd	Mar'26 (12M)	15917	15597	320	320
PNB (International) Limited *(FY : 1st April to 31st March)*	Mar'25 (12M)	690	531	158	6
Druk PNB Bank Ltd. (Bhutan) *(FY : 1st January to 31st December)*	Dec'25 (12M)	244	185	59	15
Everest Bank Ltd. (Nepal) *(FY : 16th July to 15th July)*	July'25 (12M)	1462	1002	460	302

Performance of RRBs

Consolidated Position	June'25 (3 M) (Audited)	June'26 (3 M) (Unaudited)	YoY%
Business	248159	271319	9.3%
Advances	93777	105061	12.0%
Deposits	154381	166258	7.7%
Capital Adequacy Ratio	13.59%	14.58%	+99 bps
Total Income	4731	5313	12.30%
Operating Profit	1233	1365	10.7%
Net profit	487	866	77.7%

ESG Highlights

Environmental

- ✓ To encourage sustainable housing, the Bank has introduced the **PNB Harit Niwas scheme**, with preferential interest rates and full processing fee waivers for home buyers.
- ✓ All new Bank buildings being designed and executed as per **Green Building standards**, while existing owned properties are progressively being certified.
- ✓ During FY2025-26, Green deposits of ₹610 Cr raised and deployed in eligible Green activities, thereby avoiding **1,60,359 mt equivalent of CO_2 emissions.**
- ✓ The Bank secured joint second position in the Indian banking climate preparedness rankings, as per the report "Small Steps for a Big Problem" published by **Climate Risk Horizons.**

Social

- ✓ **"DIGI PNB SHRAM SAATHI" –** Consumption Loan to wage earners enrolled with various Government Departments
- ✓ **Empowering Rural India**: 81 specialized training centers (79 RSETIs & 2 RDC) driving skill upgradation and self-employment.
- ✓ **25.44% of women** in workforce showcasing operational strength of an inclusive and empowered workforce.
- ✓ 2837 **PwD/Divyangjan Employees**, demonstrating sustained commitment to equal workplace opportunity.
- ✓ **SHG Credit Linkage**: ₹14379 Cr o/s as on 30.06.2026, across 450834 Self-Help Groups for social upliftment.

Governance

- ✓ **ISO 9001:2015** certification obtained by key HO divisions, showcasing robust governance across operational, financial, and digital workflows.
- ✓ Whistle Blower policy, Customers' Right policy, Grievance Redressal policy, Equal opportunity Policy etc., are in place, strengthening stakeholder engagement.
- ✓ **PNB Quantum Innovation Hub** set up to undertake strategic initiatives in the areas of Quantum Computing, Quantum Analytics, etc,.
- ✓ **Verified Mark Certificate (VMC) -** Bank's verified logo in customer inboxes across supported email providers, to strengthen trust and reduce phishing risks.

PROJECT PALAASH 3.0

ESG – Green Initiatives

Sustainable Financing (Sanctions During Q1 FY2027)

Renewable energy sector- ₹8362 Cr

PNB Solar rooftop scheme-₹919 Cr

PNB Green Car scheme- ₹792 Cr

- Shortlisted for the RBI Regulatory Sandbox under the theme **"Sustainable Finance and Climate Risk Mitigation."**
- Launched **ESG Corner,** a dedicated webpage on Bank website, for centralized ESG disclosures & updates.
- Target to achieve **Net Zero** (Scope 1, 2, 3 emissions) by 2060, underscoring our long-term dedication to environmental sustainability.

- Expanding the clean energy footprint, the bank completed **Green Tariff adoption** at 126 locations, with 173 more underway across three states.
- **PNB Zaggle co-branded** biodegradable credit card launched, reinforcing banks' green commitments.
- Bank won the 2026 Viksit Bharat Ambassador for Change Award in Climate Finance for its global leadership in sustainable business.

Solar Power Plant capacity

3735 KWp installed in Bank's owned buildings, 294 branches and ATMs

1986 KWp is under execution at HO Buildings at Dwarka & Gurgaon and other offices

Rewards & Accolades

Golden Peacock National Training Award for the year 2026

APY Annual Awards: Excellence Achiever for FY 2025-26 targets, awarded by PFRDA

Platinum 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 for Product Innovation at the Infosys Finacle Innovation Awards 2026 for Krishi Tatkal Rinn

Guidance for FY'27 vs Actuals for June'26

Parameters	Guidance for FY'27	June'26 (Actuals)
Credit Growth % (YoY)	12%-13%	12.7%
Deposit Growth % (YoY)	9%-10%	8.5%
CASA Share %	38%	36.7%
Operating Profit Gr % (YOY)	9%-10%	6.2%
Net Interest Income Gr % (YOY)	7%	2.1%
NIM %	2.60%-2.70%	2.50%
Gross NPA %	< 2.50%	2.78%
Net NPA %	< 0.3%	0.28%
PCR % (incl. TWO)	More than 96%	97.23%
Credit Cost %	Below 0.4%	0.25%
Total Recovery (Amount)	> Rs. 13,000 Crores	Rs. 2789 Crores
RoA %	Above 1%	1.04%
Slippage Ratio % (Annualized)	Below 0.9%	0.68%

Disclaimer

"This representation contains certain forward-looking statements apart from historical information. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. Punjab National Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the present date."

just one app

RECENTLY LAUNCHED CO-BRANDED CREDIT CARDS

YouTube 5,32,000

34,84,289

2,35,760

53,500

4,70,546

11,94,090

Thank You

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