**FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER 2021**

*Bank’s Global Business surpassed Rs.17,70,000 Crore*

### Key Highlights (9 Months period ended)

<table>
<thead>
<tr>
<th>Period Ended</th>
<th>Net Profit</th>
<th>Operating Profit</th>
<th>Non-Interest Income</th>
<th>Global Business</th>
<th>Gross Advances</th>
<th>Domestic Business</th>
<th>CASA Deposits</th>
<th>Savings Bank Deposits</th>
<th>Current Bank Deposits</th>
<th>Retail Credit</th>
<th>Fee based income</th>
<th>CRAR</th>
<th>CET1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec 2020 V/s Dec 2021</td>
<td>grew by 159.51%</td>
<td>grew by 16.72%</td>
<td>grew by 17.74%</td>
<td>grew by 8.06%</td>
<td>grew by 9.28%</td>
<td>grew by 7.46%</td>
<td>increased by 10.28 %</td>
<td>grew by 9.31%</td>
<td>grew by 16.37%</td>
<td>grew by 10.02% with Housing loan at 14.82%</td>
<td>grew by 21.54%</td>
<td>stood at 14.80% as at Dec 2021 improved by 111 bps</td>
<td>stood at 10.12% as at Dec 2021 improved by 135 bps</td>
</tr>
</tbody>
</table>

### Key Highlights (3 Months ended)

<table>
<thead>
<tr>
<th>Period Ended</th>
<th>Net Profit</th>
<th>Operating Profit</th>
<th>Net Interest Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec 2020 V/s Dec 2021</td>
<td>grew by 115.80%</td>
<td>grew by 10.16%</td>
<td>grew by 14.11%</td>
</tr>
</tbody>
</table>

### Key Highlights (3 Months ended)

<table>
<thead>
<tr>
<th>Period Ended</th>
<th>Net Interest Income</th>
<th>Gross NPA Ratio</th>
<th>Net NPA Ratio</th>
<th>Provision Coverage Ratio (PCR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep 2021 V/s Dec 2021</td>
<td>grew by 10.73%</td>
<td>stood at 7.80% down by 62 bps</td>
<td>stood at 2.86% down by 35 bps</td>
<td>at 83.26 % improved by 82 bps</td>
</tr>
</tbody>
</table>
Key Summary of Business Performance (as on 31.12.2021)

**Business**
- Global Business increased by 8.06% (y.o.y) to Rs 1772856 Cr as at Dec 2021 with Global Deposits at Rs 1043350 Cr 7.23% (y.o.y) and Global Advance (gross) at Rs 729506 Cr 9.28% (y.o.y)
- Domestic Deposit of the Bank stood at Rs 988659 Cr as at Dec 2021 with growth of 6.50% (y.o.y)
- Domestic Advances (gross) of the Bank stood at Rs 701859 Cr as at Dec 2021 grew by 8.84% (y.o.y)
- Retail lending Portfolio increased 10.02% (y.o.y) to Rs 123098 Cr as at Dec 2021
  - Housing Loan Portfolio increased 14.82% y.o.y to Rs 70735 Cr
  - Vehicle Loan portfolio increased 4.74% y.o.y to Rs 14036 Cr
- Advances to Agriculture grew by 11.89% (y.o.y) to Rs 168569 Cr as at Dec 2021

**Asset Quality**
- Gross Non-Performing Assets (GNPA) ratio reduced to 7.80% as at Dec 2021 down from 8.42% as at Sep 2021, 8.50% as at June 2021 and 8.93% as at March 2021.
- Net Non-Performing Assets (NNPA) ratio reduced to 2.86% as at Dec 2021 down from 3.21% as at Sep 2021, 3.46% as at June 2021 and 3.82% as at March 2021.
- Provision Coverage Ratio (PCR) stood at 83.26% as at Dec 2021 improved from 82.44% as at Sep 2021, 81.18% as at June 2021.

**Capital Adequacy**
- CRAR stood at 14.80% as at Dec 2021. Out of which Tier-I is 11.58% and Tier-II is 3.22%
- Bank successfully raised capital during FY22 through:
  - QIP Equity : Rs.2500 Cr
  - AT-1 Bonds : Rs.3000 Cr
  - Tier II Bonds : Rs.2500 Cr

**Priority Sector & Financial Inclusion**
- The Bank has achieved Targets in Priority Sector at 48.33% and Agricultural Credit at 21.55% of ANBC as at Dec 2021, as against the norm of 40% and 18% respectively.
- Credit to small and marginal farmers stood at 14.31% of ANBC, against the norm of 9%.
- Credit to Weaker Sections stood at 20.75% of ANBC, against the norm of 11%.

**Network**
- As on 31.12.2021, the Bank has 9773 Number of Branches, out of which 3036 are Rural, 2777 Semi-Urban, 1975 Urban & 1985 Metro along with 10832 ATMs and 1389 Recyclers.