

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 30th June 2025

Global Business Up by 10.98% YoY

Global Deposit up by 9.92% YoY

Gross Advances up by 12.42% YoY

Net Profit up by 21.69% YoY

**Key Highlights
(June 2025 V/s June 2024)**

- Global Business stood at ₹25,63,984 Cr, grew by 10.98%.
- Global Deposit stood at ₹ 14,67,655 Cr grew by 9.92%.
- Gross Advances stood at ₹10,96,329 Cr, grew by 12.42%.
- RAM Credit grew by 14.90%.
- Retail Credit grew by 33.92% with Housing loan growth at 13.92% and Vehicle loan at 22.09%
- Fee Base Income stood at ₹ 2,223 Cr grew by 16.39%.
- Operating Profit stood at ₹ 8,554 Cr grew by 12.32%
- Net Profit for stood at ₹4,752 Cr grew by 21.69%.
- Provision Coverage Ratio (PCR) at 93.17% improved by 395 bps.
- CET-1 stood at 12.29% improved by 24 bps.
- Return on Assets stood at 1.14% improved by 9 bps.
- Earnings per share stood at 21.01 up by 21.66% YoY.
- Gross NPA Ratio stood at 2.69%, improved by 145 bps.
- Net NPA Ratio stood at 0.63%, improved by 61 bps.
- Credit Cost stood at 0.72% improved by 18 bps
- Slippage Ratio stood at 0.80% improved by 52 bps.

Key Summary of Business Performance (as on 30.06.2025)

Business

- Global Business increased by 10.98% (y.o.y) to ₹25,63,984 Cr as at June 2025, Global Deposits increased by 9.92% (y.o.y) to ₹14,67,655 Cr and Global Advance (gross) increased by 12.42% (y.o.y) to ₹10,96,329 Cr.
- Domestic Deposit of the Bank stood at ₹13,38,742 Cr as at June 2025 with growth of 8.74% (y.o.y).
- Domestic Advances(gross) of the Bank stood at ₹10,32,142 Cr as at June 2025 grew by 12.15% (y.o.y).
- RAM credit increased by 14.90% (y.o.y) to ₹ 6,30,900 Cr
- Retail lending Portfolio increased to ₹2,35,418 Cr i.e., grew by 33.92% (y.o.y).
- Housing Loan Portfolio increased by 13.92% (y.o.y) to ₹1,09,490 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved at 2.69% as at June 2025 down from 2.94% as at March 2025, 4.14% as at June 2024.
- Net Non-Performing Assets (NNPA) ratio improved to 0.63% as at June 2025 down from 0.70% as at March 2025, 1.24% as at June 2024.
- Provision Coverage Ratio (PCR) stood to 93.17% as at June 2025 against 92.70% as at March 2025, 89.22% as at June 2024.

Capital Adequacy

- CRAR stood at 16.52% as at June 2025. Out of which CET1 is 12.29%, Tier-I is 14.58% and Tier-II is 1.94%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 45.63% and Agricultural Credit at 23.25% of ANBC as at June 2025, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 16.57% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 22.28% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.82% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 19.25% of ANBC, against the norm of 13.78%.

Network

- As on 30.06.2025, the Bank has 9861 Number of Branches, out of which 3143 are Rural, 2903 Semi Urban, 1951 Urban & 1864 Metro along with 7907 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.