

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31<sup>st</sup> DECEMBER 2024

*Net Profit up by 12.25% YoY*

*Global Business Up by 9.30% YoY*

*Global Deposit up by 8.44% YoY*

**Key Highlights**

**(December 2024 V/s December 2023)**

- ▲ Global Business stood at ₹24,19,171 Cr, grew by 9.30%.
- ▲ Global Deposit stood at ₹ 13,69,465 Cr grew by 8.44%.
- ▲ Gross Advances stood at ₹10,49,706 Cr, grew by 10.45%.
- ▲ RAM Credit grew by 12.32%.
- ▲ Retail Credit grew by 35.46% with Housing loan growth at 12.26% and Vehicle loan at 17.26%
- ▲ Fee Base Income stood at ₹ 2,185 Cr grew by 23.31 %.
- ▲ Operating Profit stood at ₹ 7,837 Cr grew by 15.15%
- ▲ Net Profit for stood at ₹4,104 Cr grew by 12.25%.
- ▲ Provision Coverage Ratio (PCR) at 91.26% improved by 225 bps.
- ▲ Earnings per share grew by 11.03%.
- ▲ Gross NPA Ratio stood at 3.34%, improved by 105 bps.
- ▲ Net NPA Ratio stood at 0.89%, improved by 43 bps.
- ▲ Credit Cost stood at 0.89% improved by 8 bps
- ▲ Slippage Ratio stood at 0.96% improved by 28 bps.

## Key Summary of Business Performance (as on 31.12.2024)

### Business

- ▲ Global Business increased by 9.30% (y.o.y) to ₹24,19,171 Cr as at December 2024, Global Deposits increased by 8.44% (y.o.y) to ₹13,69,465 Cr and Global Advance (gross) increased by 10.45% (y.o.y) to ₹10,49,706 Cr.
- ▲ Domestic Deposit of the Bank stood at ₹12,57,426 Cr as at December 2024 with growth of 7.76% (y.o.y).
- ▲ Domestic Advances(gross) of the Bank stood at ₹9,87,591 Cr as at December 2024 grew by 9.55% (y.o.y).
- ▲ RAM credit increased by 12.32% (y.o.y) to ₹ 5,95,789 Cr
- ▲ Retail lending Portfolio increased to ₹2,08,116 Cr i.e., grew by 35.46% (y.o.y).
- ▲ Housing Loan Portfolio increased by 12.26% (y.o.y) to ₹1,03,053 Cr.

### Asset Quality

- ▲ Gross Non-Performing Assets (GNPA) ratio improved at 3.34% as at December 2024 reduced from 3.73% as at September 2024, 4.39% as at December 2023.
- ▲ Net Non-Performing Assets (NNPA) ratio improved to 0.89% as at December 2024 reduced from 0.99% as at September 2024, 1.32% as at December 2023.
- ▲ Provision Coverage Ratio (PCR) stood to 91.26% as at December 2024 against 90.89% as at September 2024, 89.01% as at December 2023.

### Capital Adequacy

- ▲ CRAR stood at 16.44% as at December 2024. Out of which CET1 is 11.97%, Tier-I is 14.55% and Tier-II is 1.89%.

### Priority Sector & Financial Inclusion

- ▲ The Bank has achieved Targets in Priority Sector at 44.33% and Agricultural Credit at 21.04% of ANBC as at December 2024, as against the norm of 40% and 18% respectively.
- ▲ Credit to Small and Marginal Farmers stood at 14.35% of ANBC, against the norm of 10.00%.
- ▲ Credit to Weaker Sections stood at 20.43% of ANBC, against the norm of 12.00%.
- ▲ Credit to Micro Enterprises stood at 10.23% of ANBC, against the norm of 7.50%.
- ▲ Credit to Non-Corporate Farmers stood at 17.12% of ANBC, against the norm of 13.78%.

### Network

- ▲ As on 31.12.2024, the Bank has 9816 Number of Branches, out of which 3129 are Rural,2887 Semi Urban,1938 Urban & 1862 Metro along with 9715 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.