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Share Department, Board & Coordination Division, Head Office Plot No.4 Sector 10, Dwarka,
New Delhi-110075, E-mail: hosd@pnb.co.in

Scrip Code : PNB	Scrip Code : 532461
National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 30.07.2025

Dear Sir(s),

Reg.: Press Release on the Financial Results for quarter ended 30.06.2025

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, please find enclosed the Press Release on the Financial Results of the Bank for the quarter ended 30th June, 2025.

The same is also available on the Bank's website under the following link-
<https://www.pnbindia.in/financials-current.html>

You are requested to take the above on record.

Thanking you,

(Bikramjit Shom)
Company Secretary
Enclosed: As above



pnbindia.in

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पंजाब नैशनल बैंक punjab national bank

प्रधान कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075
Head Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India



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PNB-025A/LIT NO 001/025A/MSA



PRESS RELEASE

Financial Results for the Quarter Ended 30th June 2025

Key Highlights

Highest ever Operating Profit achieved at ₹ 7081 Crore

- ❖ Global Business grew by 11.6% on Y-o-Y basis to ₹27,19,276 Crore as on June'25 from ₹24,36,929 Crore as on June'24.
- ❖ Global Deposits registered a growth of 12.9% on Y-o-Y basis to ₹15,89,379 Crore as on June'25 from ₹14,08,247 Crore as on June'24.
- ❖ Global Advances increased by 9.8% on Y-o-Y basis to ₹11,29,898 Crore as on June'25 from ₹10,28,682 Crore as on June'24.
- ❖ CD Ratio stood at 71.09% as on June'25 as against 71.28% in March'25.
- ❖ GNPA ratio improved by 120 bps on Y-o-Y basis to 3.78% as on June'25 from 4.98% as on June'24.
- ❖ NNPA ratio improved by 22 bps on Y-o-Y basis to 0.38% as on June'25 from 0.60% as on June'24.
- ❖ Provision Coverage Ratio (including TWO) improved by 98 bps on Y-o-Y basis to 96.88% as on June'25 from 95.90% as on June'24.
- ❖ Provision Coverage Ratio (Excluding TWO) improved by 189 bps on Y-o-Y basis to 90.32% as on June'25 from 88.43% as on June'24.
- ❖ Slippage ratio improved by 5 bps on Y-o-Y basis to 0.71% as on June'25 from 0.76% as on June'24.
- ❖ Credit Cost improved by 18 bps on Y-o-Y basis to 0.14% in Q1 FY'26 from 0.32% in Q1 FY'25.
- ❖ Profit before Tax increased Y-o-Y by 28.3% to ₹6,758 Crore in Q1 FY'26 as against ₹5,269 Crore in Q1 FY'25.
- ❖ Global Net Interest Margin stands at 2.7% in Q1 FY'26.
- ❖ Net Interest Income (NII) increased to ₹10,578 Crore in Q1 FY'26 from ₹10,476 Crore in Q1 FY'25 showing an improvement of 1.0% on Y-o-Y basis.



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Business Performance in Key Parameters

Deposits

- ❖ Savings Deposits increased to ₹4,97,981 Crore registering a Y-o-Y growth of 2.8%.
- ❖ Current Deposits stood at ₹70,656 Crore as on June'25 registering a Y-o-Y growth of 9.2%.
- ❖ CASA Deposits increased to ₹5,68,638 Crore recording a Y-o-Y growth of 3.6%.
- ❖ CASA Share of the bank stands at 36.99% as on June'25.

Advances

- ❖ Total Retail credit increased by 11.8% Y-o-Y to ₹2,62,219 Crore in June'25.
- ❖ The bank grew under Core Retail Advances recording a Y-o-Y growth of 17.7%. Within Core Retail Credit:
 - Housing Loan grew by 16.6% Y-o-Y to ₹1,18,708 Crore.
 - Vehicle loan posted a growth of 25.3% Y-o-Y to reach ₹27,229 Crore.
- ❖ Agriculture Advances grew by 6.2% on Y-o-Y basis to ₹1,78,885 Crore.
- ❖ MSME Advances increased Y-o-Y by 18.6% to ₹1,69,426 Crore.

Asset Quality

- ❖ Gross Non-Performing Assets (GNPA) declined by ₹8,590 Crore to ₹42,673 Crore as on June'25 from ₹51,263 Crore as on June'24.
- ❖ Net Non-Performing Assets (NNPA) declined by ₹1,798 Crore to ₹4,132 Crore as on June'25 from ₹5930 Crore as on June'24.

Profitability

- ❖ Total Income of the Bank is at ₹37,232 Crore for Q1 FY'26 increased from ₹32,166 Crore for Q1 FY'25, recording a growth of 15.7% on Y-o-Y basis.
- ❖ Total Interest Income of the Bank is at ₹31,964 Crore for Q1 FY'26 increased from ₹28,556 Crore for Q1 FY'25, recording a growth of 11.9% on Y-o-Y basis.
- ❖ Fee based income of the Bank is at ₹2,250 Crore for Q1 FY'26 increased from ₹2,077 Crore for Q1 FY'25, recording a growth of 8.3% on Y-o-Y basis.

Efficiency/Productivity Ratio

- ❖ Domestic Net Interest Margin stands at 2.84% for Q1 FY'26.
- ❖ Global Yield on Advances stands at 8.14% for Q1 FY'26.
- ❖ Business per employee improved to ₹27.30 Crore as on June'25 from ₹24.80 Crore as on June'24.
- ❖ Business per branch improved to ₹257.39 Crore as on June'25 from ₹233.26 Crore as on June'24.
- ❖ Net profit per employee stands at ₹6.98 Lakhs as on Q1 FY'26.
- ❖ Net profit per branch stands at ₹65.80 Lakhs as on Q1 FY'26.



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Capital Adequacy

- ❖ CRAR increased to 17.50% as on June'25 from 15.79% as on June'24 registering an improvement of 171 bps.
- ❖ Tier-I Capital improved to 14.62% as on June'25 (CET-1 at 12.95 % as on June'25 and AT1 at 1.67%) from 13.04% as on June'24 and Tier-II improved to 2.88% as on June'25 from 2.75% as on June'24.

Financial Inclusion

- ❖ PMJDY accounts increased to 5.39 Crore as on June'25 from 5.13 Crore as on June'24.
- ❖ Enrollments under PMJJBY, PMSBY & APY up to June'25 are as under:

(No. In Lacs)

JANSURAKSHA SCHEME ENROLLMENT UP TO	30.06.2024	30.06.2025
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	65.39	75.54
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	261.68	300.15
Atal Pension Yojana (APY)	39.80	48.11

Distribution Network

- ❖ As on 30th June 2025, the Bank has 10209 domestic branches and 2 International Branches.
- ❖ The distribution of branches is as under:

Category	No. of Branches	%age Share
Metro	1729	16.9%
Urban	2010	19.7%
Semi Urban	2525	24.7%
Rural	3945	38.7%

- ❖ The bank also has 11240 ATMs and 31763 BCs as part of its distribution network.

Digital Progress and Initiatives

- ❖ Number of Digital Transactions increased to 294 Crores as on 30.06.2025 from 221 Crores as on 30.06.2024 registering a growth of 32% on Y-o-Y basis.
- ❖ Number of PNB One Activated users increased to 223 Lakh as on 30.06.2025 from 187 Lakh as on 30.06.2024 registering a growth of 19% on Y-o-Y basis.
- ❖ Number of WhatsApp Banking users increased to 69.7 Lakh as on 30.06.2025 from 34.0 Lakh as on 30.06.2024 registering a growth of 105% on Y-o-Y basis.
- ❖ PNB is the 1st Bank in the industry with capability of off-us onboarding by using Aadhar number of beneficiaries/wallet holders.



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Awards & Accolades

- ❖ Under EASE 7.0, Bank received awards in 3 themes:
 - A. Effective risk/fraud management, collections and recovery (**Winner**)
 - B. Excellence in customer service (1st Runner Up)
 - C. Adoption of new age technology and other advanced capabilities (2nd Runner Up)
- ❖ **Digital Payments Awards 2023-24** – Secured **first position** under PSB category awarded by Ministry of Finance, Government of India.
- ❖ **4th IBA CISO Summit, Bank was Awarded for:**
 - Cyber Security Team of the Year (**Winner**)
 - Cyber Incident Response Maturity (**Winner**)
 - Cyber Security Transformation of the Year (Runner Up)
- ❖ Received **first position in BFSI category** at the 19th National Awards for Excellence in Cost Management 2024 by ICWAI.
- ❖ **Infosys Finacle Innovation Awards 2025** – Bank received Two Platinum and One Gold Category Awards
- ❖ Awarded **First prize in Region 'A' for the Best Implementation of Official Language** by Ministry of Finance, Government of India.

Social Media Presence of the Bank: (No. of Followers)

- ❖ **Facebook:** 29,73,857 followers <https://www.facebook.com/pnbindia/>
- ❖ **X (Twitter):** 4,66,323 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 8,96,869 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 1,86,620 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 2,67,079 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 40,104 followers <https://www.threads.net/@pnbindia>

Place: New Delhi

Date: 30/07/2025



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