

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:387

Date: 21.01.2026

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| Scrip Code: BANKINDIA The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051. | Scrip Code: 532149 The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001. |
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महोदय/महोदया Dear Sir / Madam,

Press Release –
Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the 3rd Quarter ended 31.12.2025

We enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 3rd Quarter ended 31.12.2025.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)
कंपनी सचिव Company Secretary

Classification: Public



PRESS RELEASE

Q3FY26 RESULTS

Balance Sheet:

- **Bank's Global Advances** registered a growth of 13.63% YoY with **Domestic Advances** growth at 15.16% YoY. **Bank's Global Business** crossed ₹ 16 Lakh crores milestone.
- **Overseas Advances** grew by 5.70% YoY.
- **Retail Advances** grew by 20.64% YoY, **Agriculture Advances** grew by 16.69% YoY followed by **MSME Advances** which grew by 15.77% YoY and **Corporate Advances** grew by 11.32% YoY. **RAM % share** in Advances increased to 58.54%.
- **Bank's Deposits** grew by 11.64% YoY with **Domestic Deposits** grew by 12.80% YoY. **CASA Deposit** grew by 4.48% YoY and **CASA ratio** stands at 37.97% as on 31st December, 2025.

Profitability:

- **Operating Profit** for 9M-FY26 increased by 4%YoY and stood at ₹ 12,023 crores while Operating Profit for Q3FY26 increased by 13% YoY and stood at ₹ 4,193 crores.
- **Net Profit** for 9M-FY26 increased by 14% YoY at ₹7,511 crores. Net Profit for Q3FY26 grew by 7% YoY to ₹2,705 crores,
- Net Interest Income (**NII**) for 9M-FY26 stood at ₹ 18,442 crores and for Q3-FY26 stood at ₹ 6,461 crores.
- **Non-Interest Income** for 9M-FY26 increased by 20% YoY at ₹ 6,665 crores and for Q3-FY26 it grew by 30% YoY at 2,279 crores.
- Net Interest Margin (**NIM**) of Global and Domestic for 9M-FY26 stood at 2.51% and 2.76% respectively.
- Global and Domestic **NIM** for Q3FY26 stood at 2.57% and 2.80% respectively.
- Bank's **ROA** and **ROE** for 9M-FY26 stood at 0.90% and 14.49% respectively. ROA and ROE for Q3-FY26 increased to 0.96% and 15.34% respectively.

Asset Quality:

- **Gross NPA ratio** at 2.26% improved by 143 bps YoY.
- **Net NPA ratio** at 0.60% improved by 25 bps YoY.
- **PCR** improved by 112 bps YoY and stands at 93.60%.
- **Slippage Ratio** for 9M-FY26 improved by 36 bps YoY and stands at 0.64%. Slippage Ratio for Q3FY26 improved by 3 bps YoY and stands at 0.16%.
- **Credit Cost** for 9M-FY26 improved by 30 bps YoY to 0.42% and for Q3FY26 improved by 5 bps YoY to 0.34%.

Capital Adequacy:

- Capital Adequacy Ratio as on 31.12.2025 stands at 17.09%.

Alternate Channels:

- 7 Lakh+ customers added during Q3-FY26, taking total UPI customers to 242 Lakh+.
- Share of Alternate Channels in total transactions increased to ~96% in Q3-FY26.



Key Summary of Q3FY26 Results

| ₹ in Crores | Dec-24 | Sep-25 | Dec-25 | YoY % | QoQ % |
|--------------------------|------------------|------------------|------------------|---------------|--------------|
| Balance Sheet | | | | | |
| Business Mix | 14,46,295 | 15,62,446 | 16,27,602 | 12.54% | 4.17% |
| Advances (Global) | 6,51,507 | 7,09,145 | 7,40,314 | 13.63% | 4.40% |
| Overseas | 1,05,238 | 1,11,795 | 1,11,234 | 5.70% | -0.50% |
| Domestic | 5,46,269 | 5,97,350 | 6,29,080 | 15.16% | 5.31% |
| - RAM Advances | 3,11,950 | 3,47,726 | 3,68,242 | 18.05% | 5.90% |
| Deposits (Global) | 7,94,788 | 8,53,301 | 8,87,288 | 11.64% | 3.98% |
| Overseas | 1,16,162 | 1,23,203 | 1,21,789 | 4.84% | -1.15% |
| Domestic | 6,78,626 | 7,30,098 | 7,65,499 | 12.80% | 4.85% |
| Domestic CASA | 2,77,190 | 2,86,492 | 2,89,620 | 4.48% | 1.09% |
| CASA Ratio (%) | 41.05 | 39.39 | 37.97 | | |

| ₹ in Crores | Q3FY25 | Q2FY26 | Q3FY26 | YoY % | QoQ % |
|--------------------------|--------------|--------------|--------------|--------------|--------------|
| Profit & Loss | | | | | |
| Interest Income | 18,211 | 18,405 | 18,928 | 3.94% | 2.84% |
| Interest Expenses | 12,141 | 12,493 | 12,467 | 2.69% | -0.21% |
| Net Interest Income | 6,070 | 5,912 | 6,461 | 6.43% | 9.29% |
| Operating Profit | 3,703 | 3,821 | 4,193 | 13.24% | 9.73% |
| Profit after Tax | 2,517 | 2,555 | 2,705 | 7.47% | 5.88% |
| NIM % (Domestic) | 2.98 | 2.66 | 2.80 | | |

| Ratios (%) | Q3FY25 | Q2FY26 | Q3FY26 | YoY bps | QoQ bps |
|-----------------------|--------------|--------------|--------------|-------------|------------|
| Asset Quality | | | | | |
| GNPA | 3.69 | 2.54 | 2.26 | -143 | -28 |
| NNPA | 0.85 | 0.65 | 0.60 | -25 | -5 |
| PCR | 92.48 | 93.39 | 93.60 | 112 | 21 |
| Slippage Ratio | 0.19 | 0.14 | 0.16 | -3 | 2 |
| Credit Cost | 0.39 | 0.28 | 0.34 | -5 | 6 |
| Capital Ratios | | | | | |
| CET-1 ratio | 12.96 | 13.89 | 13.76 | 80 | -13 |
| Tier-1 ratio | 13.60 | 14.49 | 14.36 | 76 | -13 |
| CAR | 16.00 | 16.69 | 17.09 | 109 | 40 |
