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Share Department, Board & Coordination Division, Head Office Plot No.4 Sector 10, Dwarka,
New Delhi-110075, E-mail: hosd@pnb.bank.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: 05.05.2026

Dear Sir(s),

Reg.: Press Release on the Audited Financial Results for quarter/year ended 31st March, 2026

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, please find enclosed the Press Release on the Audited Financial Results of the Bank for the quarter/ year ended 31st March, 2026.

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

You are requested to take the above on record.

Thanking you,

(Bikramjit Shom)
Company Secretary



Enclosed: As above

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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





Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi 110075

PRESS RELEASE

Financial Results for the Quarter and Year Ended 31st March 2026

Key Highlights



Net Profit for FY'26 surpasses ₹16,900 Crore



- ☞ Bank registered a Net Profit of ₹16,904 Crore during FY'26 with Y-o-Y growth of 1.6%. The Net Profit for Q4 FY'26 is ₹5,225 Crore as against ₹4,567 Crore for Q4 FY'25 with Y-o-Y growth of 14.4%.
- ☞ Operating Profit for FY'26 stood at ₹29,290 registering a Y-o-Y growth of 9.2% over FY'25. Operating Profit increased Y-o-Y by 10.7% to ₹7,500 Crore in Q4 FY'26 as against ₹6,776 Crore in Q4 FY'25.
- ☞ Return on Assets (RoA) improved by 4 bps to 1.06% in Q4 FY'26 from 1.02% in Q4 FY'25.
- ☞ GNPA ratio improved by 100 bps on Y-o-Y basis to 2.95% as on 31st March'26 from 3.95% as on 31st March'25.
- ☞ NNPA ratio improved by 11 bps on Y-o-Y basis to 0.29% as on 31st March'26 from 0.40% as on 31st March'25.
- ☞ Provision Coverage Ratio (including TWO) improved by 32 bps on Y-o-Y basis to 97.14% as on 31st March'26 from 96.82% as on 31st March'25.
- ☞ Book value per share increased to ₹114.77 during FY'26 from ₹103.36 during FY'25, marking a Y-o-Y growth of 11.0%.
- ☞ Earnings per share rose to ₹4.55 in Q4 FY'26 from ₹3.97 in Q4 FY'25, reflecting a Y-o-Y growth of 14.6%.
- ☞ Global Business grew by 10.7% on Y-o-Y basis to ₹29.70 Lakh Crore as on 31st March'26 from ₹26.83 Lakh Crore as on 31st March'25.
- ☞ Global Deposits registered a growth of 9.2% on Y-o-Y basis to ₹17.11 Lakh Crore as on 31st March'26 from ₹15.67 Lakh Crore as on 31st March'25.
- ☞ Global Advances increased by 12.7% on Y-o-Y basis to ₹12.59 Lakh Crore as on 31st March'26 from ₹11.17 Lakh Crore as on 31st March'25.
- ☞ RAM Advances grew by 12.1% on Y-o-Y basis to ₹6.76 Lakh Crore as on 31st March'26 from ₹6.03 Lakh Crore as on 31st March'25.
- ☞ CD Ratio stood at 73.6% as on 31st March'26 as against 71.3% as on 31st March'25.
- ☞ CRAR improved to 17.74% as on 31st March'26, up from 17.01% as on 31st March'25, reflecting an increase of 73 bps.



Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi 110075

Business Performance in Key Parameters

Deposits

- ☞ Savings Deposits increased to ₹5,30,321 Crore registering a Y-o-Y growth of 6.4%.
- ☞ Current Deposits increased to ₹79,294 Crore registering a Y-o-Y growth of 5.6%.
- ☞ CASA Deposits increased to ₹6,09,615 Crore recording a Y-o-Y growth of 6.3%.
- ☞ CASA Share of the bank stands at 37.0% as on 31st March'26.
- ☞ Total Term Deposit witnessed a growth of 10.9% on Y-o-Y basis to ₹11,01,507 Crore as on 31st March'26.

Advances

- ☞ Total Retail credit increased by 8.3% Y-o-Y to ₹2,80,779 Crore as on 31st March'26.
- ☞ The Core Retail Advances increased by 18.2% Y-o-Y as on 31st March'26. Within Core Retail Credit:
 - Housing Loan grew by 11.6% Y-o-Y to ₹1,29,832 Crore.
 - Vehicle loan posted a growth of 35.1% Y-o-Y to reach ₹35,199 Crore.
- ☞ Agriculture Advances grew by 10.7% on Y-o-Y basis to ₹1,99,919 Crore.
- ☞ MSME Advances increased Y-o-Y by 19.9% to ₹1,95,027 Crore.

Asset Quality

- ☞ Gross Non-Performing Assets (GNPA) declined by ₹6,958 Crore to ₹37,124 Crore as on 31st March'26 from ₹44,082 Crore as on 31st March'25.
- ☞ Net Non-Performing Assets (NNPA) declined by ₹681 Crore to ₹3,610 Crore as on 31st March'26 from ₹4,291 Crore as on 31st March'25.

Profitability

- ☞ Net Profit for FY'26 stood at ₹16,904 Crore, while Operating Profit for the same period reached ₹29,290 Crore.
- ☞ Total Income for FY'26 was at ₹1,47,017 Crore, recording a growth of 6.5% on Y-o-Y basis.
- ☞ Total Interest Income for FY'26 was at ₹1,28,223 Crore and ₹32,157 Crore for Q4 FY'26 recording growth of 5.3% and 0.5%, respectively on YoY basis.
- ☞ Non-interest income for FY'26 was at ₹18,794 Crore recording a growth of 15.2% on Y-o-Y basis.
- ☞ Global Net Interest Margin (NIM) stands at 2.57% for FY'26.
- ☞ Total Interest Expenses stood at ₹21,776 Crore for Q4 FY'26 reflecting a Y-o-Y increase of 2.6%.
- ☞ Operating Expenses for FY'26 was at ₹31,464 Crore and ₹7,042 Crore for Q4 FY'26, declining by 2.5% and 19.0%, respectively on YoY basis.

Capital Adequacy

- ☞ CRAR increased to 17.74% on 31st March'26 from 17.01% on 31st March'25, showing an improvement of 73 bps.
- ☞ Tier-I Capital improved to 15.15% as on 31st March'26 from 14.05% as on 31st March'25 (with CET-1 at 13.62% and AT-1 at 1.53% as on 31st March'26).
- ☞ Tier-II Capital stood at 2.59% as on 31st March'26.



Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi 110075

Efficiency/Productivity Ratio

- ☞ Global Yield on Advances was at 7.51% in Q4 FY'26 and 7.80% for FY'26.
- ☞ Global Cost of Deposits stood at 5.05% in Q4 FY'26 and at 5.16% for FY'26.
- ☞ Global Yield on Investment was at 6.97% in Q4 FY'26 and 6.87% for FY'26.
- ☞ Business per employee improved to ₹29.42 Crore as on 31st March'26 from ₹26.86 Crore as on 31st March'25. Business per branch improved to ₹275.63 Crore as on 31st March'26 from ₹253.55 Crore as on 31st March'25.
- ☞ Net profit per employee improved to ₹21.91 Lakhs in Q4 FY'26 from ₹19.25 Lakhs in Q4 FY'25. Net profit per branch improved to ₹205.22 Lakhs in Q4 FY'26 from ₹181.75 Lakhs in Q4 FY'25.

Priority Sector Achievement

- ☞ Priority Sector Advances exceeded the National Goal of 40% and stand at 41.89% of ANBC.
- ☞ Agriculture advances exceeded the National Goal of 18% and stand at 18.09% of ANBC.
- ☞ Credit to Small & Marginal Farmers exceeded the National Goal of 10% and stands at 10.53% of ANBC.
- ☞ Credit to Weaker Section surpassed the National Goal of 12% and stands at 13.72% of ANBC
- ☞ Credit to Micro Enterprises surpassed the National Goal of 7.50% and stands at 9.70% of ANBC.

Financial Inclusion

- ☞ PMJDY accounts increased to 571.84 Lakh as on 31st March'26 from 542.89 Lakh as on 31st March'25.
- ☞ Enrollments under PMJJBY, PMSBY & APY as on 31st March'26 are as under:

(No. In Lacs)		
JANSURAKSHA SCHEME ENROLLMENT UP TO	31.03.2025	31.03.2026
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	73.08	92.74
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	291.97	351.05
Atal Pension Yojana (APY)	46.81	57.19

Digital Progress and Initiatives

- ☞ Number of PNB One Activated users increased to 260 Lakh as on Q4 FY'26 from 214 Lakh as on Q4 FY'25 registering a growth of 21% on Y-o-Y basis.
- ☞ Number of WhatsApp Banking users increased to 109 Lakh as on Q4 FY'26 from 62 Lakh as on Q4 FY'25, registering a growth of 77% on Y-o-Y basis.
- ☞ Number of UPI Transactions increased to 323 Crores in Q4 FY'26 from 267 Crores in Q4 FY'25 registering a growth of 21% on Y-o-Y basis.
- ☞ Number of PNB One Biz activated users increased to 2.99 Lakh in Q4 FY'26 recording a 205% Y-o-Y growth.
- ☞ Digital transactions accounted for 95.16% of the Bank's total transactions in Q4 FY'26.
- ☞ Total amount sanctioned and disbursed through Digital Lending Journeys crossed ₹20,872 Crore in Q4 FY'26.
- ☞ Under CBDC, No. of Users increased to 10.50 Lakh and No. of transactions in FY'26 increased to 71.89 Lakh.



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☞ New initiatives undertaken:

- Facility for opening Flexi RD through Retail Internet Banking
- Facility for opening RD through WhatsApp Banking
- Multi-Currency World Travel Card Services in Retail Internet Banking & PNB One
- Mobile Number Change through PNB One
- Temporary block/unblock Credit Cards through PNB One
- Pre-mature closure of eOD/eDL through PNB One
- Gen AI – AR/VR learning
- HL (Top-up), Griha Vatika and Digi MSME Prime are among the newly launched digital lending journeys in Q4 FY'26.

Distribution Network

☞ As on 31st March 2026, the Bank has 10,324 domestic branches and 2 International Branches. Out of total no. of branches, Bank has 63.4% branches in Rural & Semi-Urban areas.

☞ The distribution of branches is as under:

Category	No. of Branches	%age Share
Rural	3961	38.4
Semi Urban	2580	25.0
Urban	2027	19.6
Metro	1756	17.0

☞ The Bank also has 11,065 ATMs and 33,314 BCs as part of its distribution network making the total number of 54,703 touch points as on 31.03.2026.

Awards & Accolades

- ☞ Institutional Excellence Award at Industry Academia Conference (IAC) 2026
- ☞ PNB recognized as one of the best BFSI Brands 2026 by ET Edge BFSI
- ☞ SKOCH Award, BFSI Gold for the Perpetual Pipeline, A Framework for Day-to-day Lead Curation
- ☞ Tech-Driven Operational Excellence Award (Silver) at IBEX India BFSI Tech Awards 2026
- ☞ Data Innovation Awards 2026 in Sustainable Infrastructure Leader Category – by Hitachi Vantara

Social Media Presence of the Bank

- ☞ **Facebook: 32,75,044** followers <https://www.facebook.com/pnbindia/>
- ☞ **X: 4,69,443** followers <https://twitter.com/pnbindia>
- ☞ **Instagram: 10,07,910** followers <https://www.instagram.com/pnbindia>
- ☞ **LinkedIn: 2,21,855** followers <https://in.linkedin.com/company/pnbindia>
- ☞ **YouTube: 4,09,467** subscribers <https://www.youtube.com/pnbindia>
- ☞ **Threads: 48,920** followers <https://www.threads.net/@pnbindia>

Place: New Delhi

Date: 05.05.2026