



Ref No: PSB/HO/Shares Cell / 77 /2025-26

January 17, 2026

To,

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| <p>BSE Limited, Department of Corporate Services, 25th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP ID : PSB SCRIP CODE : 533295</p> | <p>National Stock Exchange of India Ltd., Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. SYMBOL: PSB SERIES: EQ</p> |
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Dear Sir,

Reg: Punjab & Sind Bank – Press Release dated January 17, 2026

We are forwarding a copy of Press Release dated January 17, 2026 issued by the Bank on Reviewed Unaudited Financial Results of the Bank for the Quarter (Q3) / Nine Months ended December 31, 2025.

The same can also be viewed on the website of the Bank i.e. <https://punjabandsind.bank.in/>

This is for your information & records.

Yours faithfully



Saket Mehrotra
Company Secretary

Head Office: 21, Rajendra Place, New Delhi-110008

Corporate Office: NBCC Office Complex, Block 3, East Kidwai Nagar, New Delhi – 110023

Email: complianceofficer@psb.bank.in



ਪੰਜਾਬ ਏਣਡ ਸਿੰਘ ਬੈਂਕ

(ਪੰਜਾਬ ਸਰਕਾਰ ਦਾ ਹਾਥਕਮ)

ਪੰਜਾਬ ਏਣਡ ਸਿੰਘ ਬੈਂਕ



Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life



PRESS RELEASE

Date: 17th Jan 2026

Financial Results for the Quarter & Nine Month Ended 31st December 2025

- ❖ *Nine-Month Net Profit rose 28.02% Year-on-Year Basis from ₹703 Cr. to ₹900 Cr.*
- ❖ *Nine-Month Operating Profit rose 30.18% Year-on-Year Basis from ₹1259 Cr. to ₹1639 Cr.*

Key Highlights on Year-on-Year Basis (Q3 FY2024-25 to Q3 FY2025-26)

- ❖ Total Business registered a growth of 11.75 % and stands at ₹ 249499 Cr.
- ❖ Total Deposit showed a growth of 9.27%, and Retail Term Deposits showed a growth of 18.34%.
- ❖ Total advances grew by 15.05%, whereas RAM Advances registered a healthy growth of 21.94%.
- ❖ Retail advances registered a growth of 19.58%, Agriculture advances registered a growth rate of 24.29% & MSME advances registered a growth of 22.94%.
- ❖ Gross NPA decreased by 123 bps from 3.83% to 2.60%.
- ❖ Net NPA reduced by 51 bps from 1.25% to 0.74%.
- ❖ Provision Coverage Ratio increased by 270 bps from 89.53% to 92.23%.
- ❖ Total Income grew by 8.57% and stands at ₹ 3549 cr.
- ❖ Net Interest income grew by 5.01% and stands at ₹ 986 cr.
- ❖ Return on Assets (%) improved by 6 bps from 0.73% to 0.79%.
- ❖ Cost to Income ratio reduced by 189 bps from 62.10% to 60.21%.
- ❖ CRAR (%) improved by 88 bps from 15.95% to 16.83%.



Business Highlights for Quarter ended 31st December 2025

(in Cr.)

| | Q3FY25 | Q3FY26 | YoY (%) |
|-----------------------------|--------|--------|------------------|
| Total Business | 223267 | 249499 | 11.75 |
| Total Deposit | 127397 | 139202 | 9.27 |
| Retail Term Deposits | 53399 | 63190 | 18.34 |
| Total Advances | 95870 | 110297 | 15.05 |
| RAM Advances | 51966 | 63368 | 21.94 |
| GNPA (₹ in Crores) | 3676 | 2871 | (21.90) |
| GNPA (%) | 3.83 | 2.60 | (123) bps |
| NNPA (₹ in Crores) | 1169 | 796 | (31.91) |
| NNPA (%) | 1.25 | 0.74 | (51) bps |

Business Highlights for Nine Month ended 31st December 2025

| | Q3FY25(9M) | Q3FY26(9M) | YoY (%) |
|-----------------------------|------------|------------|------------------|
| Operating Profit | 1259 | 1639 | 30.18 |
| Net Profit | 703 | 900 | 28.02 |
| Cost to Income Ratio | 64.57 | 60.84 | (373) bps |
| Non-Interest Income | 891 | 1350 | 51.52 |
| Core Fee Income | 445 | 531 | 19.33 |
| NII | 2662 | 2837 | 6.57 |
| RoA | 0.63 | 0.73 | 10 bps |