



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

January 17, 2026

To,

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

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**





ਪੰਜਾਬ ਆਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਸਰਕਾਰੀ ਸੰਸਥਾ ਦਾ ਅਧਿਕਾਰ)



Punjab & Sind Bank  
(A Govt. of India Undertaking)

Where service is a way of life



## PRESS RELEASE

Date: 17<sup>th</sup> Jan 2026

### Financial Results for the Quarter & Nine Month Ended 31<sup>st</sup> 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%.



ਪੰਜਾਬ ਆਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਪਾਬਲ ਸਾਮੁਧਿਕ ਕਾ ਪਰਿਕਰਮ)



Punjab & Sind Bank  
(A Govt. of India Undertaking)

Where service is a way of life



### Business Highlights for Quarter ended 31<sup>st</sup> December 2025

(in Cr.)

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

### Business Highlights for Nine Month ended 31<sup>st</sup> December 2025

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