



Ref No: PSB/HO/Shares Cell / 53 /2025-26

October 16, 2025

To,

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

Reg: Punjab & Sind Bank – Press Release dated October 16, 2025

We are forwarding a copy of Press Release dated October 16, 2025 issued by the Bank on Reviewed Unaudited Financial Results of the Bank for the Quarter (Q2) / Half Year ended September 30, 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





PRESS RELEASE

Date: 16th Oct 2025

FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30th SEPTEMBER 2025

- ❖ Net Profit on Year-on-Year Basis grew by **22.92%** from ₹240 Cr. to ₹295 Cr.
- ❖ Operating Profit on Year-on-Year Basis grew by **10.26%** from ₹458 Cr. to ₹505 Cr.

Key Highlights on Year-on-Year Basis (Q2 FY2024-25 to Q2 FY2025-26)

- ❖ Total Business registered a growth of **12.19 %** and stands at ₹ 241272 Cr.
- ❖ Total Deposit showed a growth of **9.42%**, and Retail Term Deposits showed a growth of **17.60%**.
- ❖ Total advances grew by **15.97%**, whereas RAM advances registered a healthy growth of **20.23%**.
- ❖ Retail advances registered a growth of **21.09%**, Agriculture advances registered a growth rate of **12.90% & MSME advances registered a growth of 25.05%**.
- ❖ Gross NPA decreased by **129 bps** from 4.21% to 2.92%.
- ❖ Net NPA reduced by **63 bps** from 1.46% to 0.83%.
- ❖ Provision Coverage Ratio increased by **332 bps** from 88.56% to 91.88%.
- ❖ Total Income grew by **8.91%** and stands at ₹ 3374 cr.
- ❖ Net Interest income grew by **8.82%** and stands at ₹ 950 cr.
- ❖ Return on Assets (%) improved by **7 bps** from 0.65% to 0.72%.
- ❖ Cost to Income ratio reduced by **95 bps** from 62.82% to 61.87%.
- ❖ CRAR (%) improved by **30 bps** from 16.89% to 17.19%.



Business Highlights for Quarter ended 30th September 2025

(in Cr.)

	Q2FY25	Q2FY26	YoY (%)
Total Business	215057	241272	12.19
Total Deposit	124025	135706	9.42
Retail Term Deposits	52239	61432	17.60
Total Advances	91032	105566	15.97
RAM Advances	49033	58953	20.23
GNPA (₹ in Crores)	3835	3082	(19.63)
GNPA (%)	4.21	2.92	(129) bps
NNPA (₹ in Crores)	1294	854	(34.00)
NNPA (%)	1.46	0.83	(63) bps

Business Highlights for Half Year ended 30th September 2025

	HY1 FY25	HY1 FY26	YoY (%)
Operating Profit	775	1045	34.84
Net Profit	421	564	33.97
Cost to Income Ratio	65.96	61.20	(476) bps
NII	1723	1851	7.43
RoA	0.57	0.70	13 bps

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