



Ref No: PSB/HO/Shares Cell / 59 /2026-27

October 17, 2026

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 17, 2026

We are forwarding a copy of Press Release dated October 17, 2026 issued by the Bank on Reviewed Unaudited Financial Results of the Bank for the Quarter (Q2) / Half Year ended September 30, 2026.

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
RA
Saket Mehrotra
Company Secretary

Digitally signed
by SAKET
MEHROTRA
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PRESS RELEASE

Date: 17th Oct 2026

FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2026

- ❖ Net Profit on Year-on-Year Basis grew by **39.66 %** from **₹295 Cr.** to **₹412 Cr.**
- ❖ Operating Profit on Year-on-Year Basis grew by **22.38%** from **₹505 Cr.** to **₹618 Cr.**
- ❖ Net Profit on Quarter-on-Quarter Basis grew by **24.47 %** from **₹331 Cr.** to **₹412 Cr.**
- ❖ Operating Profit on Quarter-on-Quarter Basis grew by **13.39%** from **₹545 Cr.** to **₹618 Cr.**
- ❖ RAM (%) increased by **553 bps** from **55.84%** to **61.37%** on Year-on-Year Basis.
- ❖ Gross NPA on Year-on-Year Basis decreased by **83 bps** from 2.92% to 2.09%.
- ❖ Net NPA on Year-on-Year Basis reduced by **22 bps** from 0.83% to 0.61%.
- ❖ Business per Branch improved from **₹148.77 Cr** to **₹164.20 Cr.** on Year-on-Year Basis.
- ❖ Return on Assets (%) improved by **16 bps** from 0.72% to 0.88% on Year-on-Year Basis.
- ❖ NIM (%) improved by **17 bps** from 2.60% to 2.77% on Year-on-Year Basis.

Key Highlights (Q2 FY2025-26 to Q2 FY2026-27)

- ❖ Total Business registered growth of **15.73%** and stands at ₹ 279231 Cr.
- ❖ Total Deposit showed a growth of **12.97%**, and Retail Term Deposits showed a growth of **9.64%**.
- ❖ Total advances grew by **19.28%**, whereas RAM advances registered a healthy growth of **31.08%**.
- ❖ Retail advances registered a growth of **42.71%**, Agriculture advances registered a growth of **16.01%** & MSME advances registered a growth of **28.69%**.
- ❖ Provision Coverage Ratio increased by **60bps** from 91.88% to 92.48 %.
- ❖ Core fee income grew by **23.62%** and stands at ₹246 cr.
- ❖ Total Income grew by **11.06%** and stands at ₹3747 cr.
- ❖ Net Interest income grew by **22.32%** and stands at ₹1162 cr.
- ❖ Return on Equity (%) improved by **280 bps** from 10.41% to 13.21%.
- ❖ Cost to Income ratio reduced by **268 bps** from 61.87% to 59.19%.
- ❖ CRAR (%) reduced by 64 bps from 17.19% to 16.55%.



Business Highlights for the Quarter ended 30th september 2026

(in Cr.)

	Q2FY25-26	Q2FY26-27	YoY (%)
Total Business	241272	279231	15.73%
Total Deposit	135706	153312	12.97%
Retail Term Deposits	61432	67354	9.64%
Total Advances	105566	125919	19.28%
RAM Advances	58953	77276	31.08%
RAM (%)	55.84	61.37	553 bps
GNPA (₹ in Crores)	3082	2636	(14.47%)
GNPA (%)	2.92	2.09	(83) bps
NNPA (₹ in Crores)	854	751	(12.06%)
NNPA (%)	0.83	0.61	(22) bps

Business Highlights for the Half year ended 30th September 2026

(in Cr.)

	HY1 FY26	HY1 FY27	YoY (%)
Operating Profit	1045	1163	11.29%
Net Profit	564	743	31.74%
Net Interest Income	1851	2200	18.85%
Cost to Income Ratio	61.20	59.68	(152) bps
RoA	0.70	0.81	11 bps
NIM	2.56	2.65	9 bps
RoE	10.13	12.19	206 bps
Core Fee Income	343 Cr.	410 Cr.	19.53%

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