ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)

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

Ref No: PSB/HO/Shares Cell / 34 /2026-27 **July 18, 2026**

To,

BSE Limited, **Department of Corporate Services,** 25th 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**

Dear Sir,

Reg: Punjab & Sind Bank – Press Release dated July 18, 2026

We are forwarding a copy of Press Release dated July 18, 2026 issued by the Bank on Reviewed Unaudited Financial Results of the Bank for the Quarter ended June 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
Digitally signed by Saket Mehrotra
Date: 2026.07.18 18:02:48 +05'30'

Saket Mehrotra
Company Secretary

PRESS RELEASE

Date: 18th July 2026

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th June 2026

- *Net Profit on Year-on-Year Basis grew by **23.05 %** from **₹269 Cr.** to **₹331 Cr.***
- *Net Interest Income on Year-on-Year Basis grew by **15.33 %** from **₹900 Cr.** to **₹1038 Cr.***
- RAM (%) *on Year-on-Year Basis* increased by **602 bps** from **54.00 %** to **60.02%.**
- Gross NPA *on Year-on-Year Basis* decreased by **113 bps** to **2.21%** from **3.34%.**
- Net NPA *on Year-on-Year Basis* decreased by **26 bps** to **0.65%** from **0.91%.**
- Provision Coverage Ratio increased by **56 bps** from **91.77%** to **92.33%.**

Key Highlights on Year-on-Year Basis (Q1 FY2025-26 to Q1 FY2026-27)

- Total Business registered growth of **15.27 %** and stands at **₹ 266420 Cr.**
- Total Deposit showed a growth of **12.16%,** and Retail Term Deposits showed a growth of **14.94%.**
- Total advances grew by **19.35%,** whereas RAM advances registered a healthy growth of **32.66%.**
- Retail advances registered a growth of **36.44%,** Agriculture advances registered a growth of **25.85%** & MSME advances registered a growth of **32.71%.**
- Total Income grew by **4.91%** and stands at **₹ 3545 cr.**
- Return on Assets (%) improved by **6 bps** from **0.67%** to **0.73%.**
- Return on Equity (%) improved by **118 bps** from **9.67%** to **10.85%.**
- Cost to Income ratio reduced by **34 bps** from **60.55%** to **60.21%.**
- Capital Adequacy Ratio stands at **17.61%.**

Business Highlights for Quarter ended 30th June 2026

(in Cr.)

	Q1FY26	Q1FY27	YoY (%)
Total Business	231132	266420	**15.27%**
Total Deposit	131182	147130	**12.16%**
Retail Term Deposits	57214	65764	**14.94%**
Total Advances	99950	119290	**19.35%**
RAM Advances	53970	71597	**32.66%**
RAM (%)	54.00	60.02	**602 bps**
Operating Profit	540	545	**0.93%**
Net Profit	269	331	**23.05%**
Cost to Income	60.55	60.21	**(34) bps**
ROA	0.67	0.73	**6 bps**
ROE	9.67	10.85	**118 bps**
GNPA (₹ in Crores)	3339	2637	**(21.02%)**
GNPA (%)	3.34	2.21	**(113) bps**
NNPA (₹ in Crores)	883	766	**(13.25%)**
NNPA (%)	0.91	0.65	**(26) bps**
PCR	91.77 %	92.33 %	**56 bps**

==============