



...the name you can BANK upon!



Share Department, Board & Coordination Division, Head Office Plot No.4 Sector 10, Dwarka,
New Delhi-110075, E-mail: hosd@pnb.bank.in

Scrip Code : PNB	Scrip Code : 532461
National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 16.10.2026

Dear Sir(s),

Reg.: Press Release on the Unaudited (Reviewed) Financial Results for quarter/half-year ended 30th September, 2026

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, please find enclosed the Press Release on the Unaudited (Reviewed) Financial Results of the Bank for the quarter/half-year ended 30th September, 2026.

The same is also available on the Bank's website under the following link-
<https://pnb.bank.in/financials-current.html>.

You are requested to take the above on record.

Thanking you,

**BIKRAMJIT
SHOM**

Digitally signed by BIKRAMJIT SHOM
DN: st=West Bengal,
serialNumber=6f2651546fb6d9dcaa692694280f
1d0198f3f1283652a85f10889a45fae593e8,
postalCode=700039, o=Personal, c=IN,
cn=BIKRAMJIT SHOM
Date: 2026.10.16 16:28:21 +05'30'



(Bikramjit Shom)
Company Secretary

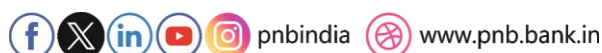
Enclosed: As above

pnb.bank.in

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पंजाब नैशनल बैंक punjab national bank

प्रधान कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075
Head Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



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PRESS RELEASE

Financial Results for the Quarter Ended 30th September 2026

Key Highlights

- ❖ Net Profit increased Y-o-Y by 12.8% to ₹ 5,532 Crore in Q2 FY'27 as against ₹4,904 Crore in Q2 FY'26.
- ❖ RoA stood at 1.05% in Q2 FY'27, at the same level as 1.05% in Q2 FY'26.
- ❖ Global Net Interest Margin improved to 2.58% in Q2 FY'27 from 2.50% in Q1 FY'27.
- ❖ CRAR increased to 17.95% as on September'26 from 17.19% as on September'25.
- ❖ Book value per share (Tangible) improved to ₹111.94 in September'26 from ₹95.92 in September'25.
- ❖ Global Business grew by 11.9% on Y-o-Y basis to ₹31,18,434 Crore as on September'26 from ₹ 27,86,673 Crore as on September'25.
- ❖ Global Deposits registered a growth of 9.9% on Y-o-Y basis to ₹ 17,77,240 Crore as on September'26 from ₹ 16,17,080 Crore as on September'25.
- ❖ Global Advances increased by 14.7% on Y-o-Y basis to ₹ 13,41,194 Crore as on September'26 from ₹ 11,69,592 Crore as on September'25.
- ❖ CD Ratio stood at 75.5% as on September'26 as against 72.3% in September'25.
- ❖ GNPA ratio improved by 90 bps on Y-o-Y basis to 2.55% as on September'26 from 3.45% as on September'25.
- ❖ NNPA ratio improved by 11 bps on Y-o-Y basis to 0.25% as on September'26 from 0.36% as on September'25.
- ❖ Provision Coverage Ratio (including TWO) improved by 41 bps on Y-o-Y basis to 97.32% as on September'26 from 96.91% as on September'25.
- ❖ Slippage ratio stands at 0.77% as on Q2 FY'27 as compared to 0.71% as on Q2 FY'26.

Business Performance in Key Parameters

Deposit

- ❖ Savings Deposits increased to ₹ 5,42,893 Crore registering a Y-o-Y growth of 6.7%.
- ❖ Current Deposits increased to ₹ 83,053 Crore registering a Y-o-Y growth of 11.9%.
- ❖ CASA Deposits increased to ₹ 6,25,945 Crore recording a Y-o-Y growth of 7.3%.
- ❖ CASA Share of the bank stands at 36.6% as on September'26.

Advances

- ❖ Retail Advances excl. IBPC recorded a Y-o-Y growth of 16.3%.
- ❖ Housing Loan grew by 14.3% Y-o-Y to ₹1,41,836 Crore.
- ❖ Vehicle Loan posted a growth of 29.6% Y-o-Y to reach ₹ 38,234 Crore.



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- ❖ Agriculture PS Advances grew by 18.1% on Y-o-Y basis to ₹ 1,71,156 Crore.
- ❖ MSME Advances increased Y-o-Y by 19.8% to ₹ 2,14,619 Crore.

Asset Quality

- ❖ Gross Non-Performing Assets (GNPA) declined by ₹ 6,153 Crore to ₹ 34,190 Crore as on September'26 from ₹40,343 Crore as on September'25.
- ❖ Net Non-Performing Assets (NNPA) declined by ₹ 713 Crore to ₹ 3,313 Crore as on September'26 from ₹4,026 Crore as on September'25.

Profitability

- ❖ Operating Profit for Q2 FY'27 was at ₹ 7,532 Crore and ₹ 15,051 Crore for HY1 FY'27 recording growth of 4.2% and 5.2%, respectively on YoY basis.
- ❖ Net Interest Income for Q2 FY'27 was at ₹ 11,601 Crore and ₹ 22,400 Crore for HY1 FY'27 recording a growth of 10.8% and 6.4%, respectively on YoY basis.
- ❖ Total Income for Q2 FY'27 was at ₹ 38,185 Crore and ₹ 75,416 Crore for HY1 FY'27 recording a growth of 5.4% and 2.7%, respectively on YoY basis.
- ❖ Total Interest Income for Q2 FY'27 was at ₹ 34,585 Crore and ₹ 67,482 Crore for HY1 FY'27 recording growth of 8.5% and 5.7%, respectively on YoY basis.
- ❖ Fee based income of the Bank is at ₹ 1,954 Crore for Q2 FY'27 increased from ₹1,685 Crore for Q2 FY'26, recording a growth of 16.0% on Y-o-Y basis.

Efficiency/Productivity

- ❖ Business per employee improved to ₹ 30.66 Crore as on September'26 from ₹ 27.62 Crore as on September'25.
- ❖ Business per branch improved to ₹ 285.18 Crore as on September'26 from ₹ 263.06 Crore as on September'25.
- ❖ Net profit per employee improved to ₹ 22.51 lakh in Q2 FY'27 from ₹ 19.97 lakh in Q2 FY'26.
- ❖ Net profit per branch improved to ₹ 209.37 lakh in Q2 FY'27 from ₹ 190.18 lakh in Q2 FY'26.

Financial Inclusion

- ❖ PMJDY accounts increased to 582.78 Lakh as on September'26 from 550.75 Lakh as on September'25.



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- ❖ Enrollments under PMJJBY, PMSBY & APY up to September'26 are as under:

(No. In Lakh)

Jansuraksha Scheme Enrollment Up To	30.09.2025	30.09.2026
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	81.18	99.75
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	320.97	370.56
Atal Pension Yojana (APY)	50.96	62.69

Distribution Network

- ❖ Bank has total touch points of 53,672 as on 30th September 2026.
- ❖ Bank has 10,481 domestic branches and 2 International Branches.
- ❖ The distribution of branches is as under:

Category	No. of Branches	%age Share
Metro	1,793	17.1%
Urban	2,071	19.7%
Semi Urban	2,638	25.2%
Rural	3,979	38.0%

- ❖ The bank also has 10,915 ATMs and 32,276 BCs as part of its distribution network.

Digital Progress and Initiatives

- ❖ Number of Digital Transactions increased to 408 Crore in Q2 FY'27 from 312 Crore in Q2 FY'26 registering a growth of 31 % on Y-o-Y basis.
- ❖ Number of WhatsApp Banking users increased to 143 Lakh as on 30.09.2026 from 83 Lakh as on 30.09.2025 registering a growth of 72% on Y-o-Y basis.
- ❖ Number of PNB One (Retail M-Banking App with 400+ features) users as on 30.09.2026 is 285 Lakh registering a growth of 19% on Y-o-Y basis.
- ❖ Number of PNB One Biz (Corporate M-Banking App with 225+ features) users as on 30.09.2026 is 4.14 Lakh registering a growth of 112% on Y-o-Y basis.
- ❖ Digital transactions accounted for approximately 95.7% of the Bank's total transactions in Q2 FY'27.
- ❖ Total amount sanctioned through Digital Lending Journeys crossed ₹ 22,000 Crore in Q2 FY'27.
- ❖ **New initiatives undertaken:**
 - Rolled out DIY digital journeys Saving, Current, and PPF accounts
 - Launched UPI functionality in PNB One BIZ
 - Integrated Credit Card Genie app within PNB One



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- Introduction of Family Banking in Retail Internet Banking Services (IBS)
- Multiple nominee facility, Form 15G/H (Form 121) and BBPS-enabled bill payment services in WhatsApp Banking

Awards and Accolades

- ❖ Recognized as the Runner-Up for '**Best Bank in MSME Acceleration**' at the 4th ICC Emerging Asia Banking Conclave & Awards.
- ❖ Honored with the '**NCRP Collaboration Excellence Award**' by TransUnion CIBIL for outstanding collaboration under NCRP.
- ❖ Recognized for excellence, securing the First Runner-Up position in the **IBA-PNB Case Study Competition, Manthan 2025**.
- ❖ Awarded the '**Gold Data Quality Champion Award**' by TransUnion CIBIL in recognition of excellence in data quality.
- ❖ **Two members** of PNB Parivar are a part of the **Indian National Hockey Team** which won **Gold Medal** in **Asian Games 2026**.

Social Media Presence of the Bank: (No. of Followers)

- ❖ **Facebook:** 35,41,937 followers <https://www.facebook.com/pnbindia>
- ❖ **X:** 4,74,197 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 11,98,861 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 2,54,681 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 6,16,000 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 60,042 followers <https://www.threads.net/@pnbindia>

Place: New Delhi

Date: 16/10/2026