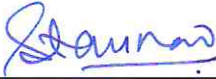


Reviewed Consolidated Financial Results for the Quarter/Half Year ended 30th September 2025

Sl. No.	Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2025 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	16 628.28	16 285.10	15 369.01	32 913.38	30 409.64	62 039.43
	(a) Interest/ discount on advances/ bills	11 964.37	11 737.80	11 124.79	23 702.17	21 973.31	44 856.39
	(b) Income on investments	4 053.40	3 945.96	3 813.26	7 999.36	7 548.12	15 347.78
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	428.24	394.64	389.53	822.88	791.73	1 589.50
	(d) Others	182.27	206.70	41.43	388.97	96.48	245.76
2	Other Income	2 642.81	2 620.50	2 602.21	5 263.31	4 679.34	10 011.45
3	Total Income (1 + 2)	19 271.09	18 905.60	17 971.22	38 176.69	35 088.98	72 050.88
4	Interest Expended	10 039.71	9 924.09	9 153.50	19 963.80	18 014.01	36 826.25
5	Operating Expenses (a) + (b)	4 369.88	4 189.13	4 044.66	8 559.01	7 777.87	16 123.15
	(a) Employees cost	2 680.89	2 644.70	2 481.39	5 325.59	4 798.38	9 974.61
	(b) Other Operating expenses	1 688.99	1 544.43	1 563.27	3 233.42	2 979.49	6 148.54
6	Total Expenditure (4+5) (excluding provisions and contingencies)	14 409.59	14 113.22	13 198.16	28 522.81	25 791.88	52 949.40
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 861.50	4 792.38	4 773.06	9 653.88	9 297.10	19 101.48
8	Provisions (other than tax) and Contingencies	738.51	691.02	1 099.07	1 429.53	2 360.18	4 214.10
	of which provisions for Non-Performing Assets	382.21	387.24	836.87	769.45	1 733.05	3 444.03
9	Exceptional items**	0.00	(766.59)	0.00	(766.59)	0.00	0.00
10	Profit from ordinary activities before tax (7-8+9)	4 122.99	3 334.77	3 673.99	7 457.76	6 936.92	14 887.38
11	Provision for Taxes (Tax Expenses / (Reversal))	1 082.46	1 116.26	933.96	2 198.72	1 779.59	3 892.51
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	3 040.53	2 218.51	2 740.03	5 259.04	5 157.33	10 994.87
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	3 040.53	2 218.51	2 740.03	5 259.04	5 157.33	10 994.87
15	Share of earning in Associates (RRBs)	68.10	58.57	60.78	126.67	214.85	269.52
16	Minority Interest	0.66	0.71	1.11	1.37	2.08	2.92
17	Net Profit for the period (after Minority Interest) (14+15-16)	3 107.97	2 276.37	2 799.70	5 384.34	5 370.10	11 261.47
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	62 965.17	62 965.17	52 926.05	62 965.17	52 926.05	62 965.17



Reviewed Consolidated Financial Results for the Quarter/Half Year ended 30th September 2025

Sl. No.	Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2025
20	Analytical Ratios						(Audited)
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	17.49%	17.99%	16.87%	17.49%	16.87%	18.33%
	(a) Common Equity Tier (CET) 1 Ratio	14.99%	15.46%	13.84%	14.99%	13.84%	15.75%
	(b) Additional Tier 1 Ratio	0.47%	0.48%	0.50%	0.47%	0.50%	0.49%
	(iii) Earnings Per Share (Face Value of each share - Rs.10/-)						
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year	*23.07	*16.90	*20.79	*39.97	*39.87	83.61
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*23.07	*16.90	*20.79	*39.97	*39.87	83.61
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	16 134.66	18 066.88	19 148.00	16 134.66	19 148.00	18 178.86
	(b) Amount of net non-performing assets	982.98	1 035.56	1 445.29	982.98	1 445.29	1 109.56
	(c) % of Gross NPAs	2.60	3.01	3.48	2.60	3.48	3.09
	(d) % of Net NPAs	0.16	0.18	0.27	0.16	0.27	0.19
	(v) Return on Assets (average) (annualised %)	1.36	1.03	1.39	1.20	1.33	1.35
	* Not annualised						
	** Refer Note No. 6						
	Note: Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification						
	    Saket Saurav Asst. General Manager K Anbumani Asst. General Manager Santanu Bal Dy. General Manager Sunil Jain General Manager - CFO						
	   Brajesh Kumar Singh Executive Director Shiv Bajrang Singh Executive Director Ashutosh Choudhury Executive Director						
	 Bhanu Kumar Managing Director & CEO						
	Place : Chennai Date :16.10.2025						

