

Reviewed Consolidated Segment Wise Results for the Quarter/Nine Months emded 31st December 2025

Particulars	Quarter Ended			Nine Months Ended		(Rs. in crores)
	31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	Year Ended 31.03.2025 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	4 821.32	4 575.69	4 307.54	14 141.09	12 757.64	17 176.79
(b) Corporate / Wholesale Banking	6 406.12	6 000.10	5 899.29	18 346.71	17 846.83	23 857.74
(c) Retail Banking	8 170.41	7 940.37	7 465.33	23 948.47	21 382.59	29 125.71
(i) Digital Banking Segment	0.68	0.57	0.38	1.77	0.82	1.30
(ii) Other Retail Banking Segment	8 169.73	7 939.80	7 464.95	23 946.70	21 381.77	29 124.41
(d) Other Banking operations	496.93	754.93	495.38	1 635.20	1 269.46	1 890.64
Total	19 894.78	19 271.09	18 167.54	58 071.47	53 256.52	72 050.88
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	19 894.78	19 271.09	18 167.54	58 071.47	53 256.52	72 050.88
II. Segment Results						
(a) Treasury Operations	1 676.70	1 575.59	1 477.79	4 970.41	4 549.51	6 136.63
(b) Corporate / Wholesale Banking	1 438.92	1 206.02	1 366.68	3 907.42	4 085.61	5 427.66
(c) Retail Banking	1 702.07	1 533.10	1 709.60	4 864.14	4 818.07	6 519.33
(i) Digital Banking Segment	0.33	0.25	0.10	0.81	0.08	0.26
(ii) Other Retail Banking Segment	1 701.74	1 532.85	1 709.50	4 863.33	4 817.99	6 519.07
(d) Other Banking Operations	238.80	546.79	226.19	968.40	624.17	1 017.86
Total	5 056.49	4 861.50	4 780.26	14 710.37	14 077.36	19 101.48
Add: (i) Other Un-allocable Income	61.34	68.10	34.03	188.01	248.88	269.52
(ii) Exceptional item	0.00	0.00	0.00	(766.59)	0.00	0.00
Less: (i) Minority Interest	0.62	0.66	0.45	1.99	2.53	2.92
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	857.11	738.51	1 059.61	2 286.64	3 419.79	4 214.10
III. Total Profit Before Tax	4 260.10	4 190.43	3 754.23	11 843.16	10 903.92	15 153.98
Less : Provisions for taxation	1 113.22	1 082.46	844.50	3 311.94	2 624.09	3 892.51
IV. Profit after tax	3 146.88	3 107.97	2 909.73	8 531.22	8 279.83	11 261.47
V. Other Information						
Segment Assets						
(a) Treasury Operations	2 81 533.19	2 72 311.53	2 39 952.22	2 81 533.19	2 39 952.22	2 64 753.70
(b) Corporate / Wholesale Banking	2 88 991.72	2 79 558.22	2 63 267.78	2 88 991.72	2 63 267.78	2 72 792.42
(c) Retail Banking	3 70 620.97	3 64 390.80	3 14 234.34	3 70 620.97	3 14 234.34	3 30 784.34
(i) Digital Banking Segment	39.74	33.42	20.67	39.74	20.67	23.85
(ii) Other Retail Banking Segment	3 70 581.23	3 64 357.38	3 14 213.67	3 70 581.23	3 14 213.67	3 30 760.49
(d) Other Banking Operations	3 209.25	2 997.39	3 504.53	3 209.25	3 504.53	3 606.71
(e) Unallocated Corporate Assets	5 335.17	5 227.63	5 322.31	5 335.17	5 322.31	5 101.43
Total	9 49 690.30	9 24 485.57	8 26 281.18	9 49 690.30	8 26 281.18	8 77 038.60
Segment Liabilities						
(a) Treasury Operations	2 58 261.23	2 50 061.84	2 20 482.59	2 58 261.23	2 20 482.59	2 43 744.04
(b) Corporate / Wholesale Banking	2 65 103.23	2 56 716.42	2 41 906.36	2 65 103.23	2 41 906.36	2 51 144.84
(c) Retail Banking	3 39 984.87	3 34 617.61	2 88 737.52	3 39 984.87	2 88 737.52	3 04 534.78
(i) Digital Banking Segment	38.95	33.64	20.59	38.95	20.59	23.59
(ii) Other Retail Banking Segment	3 39 945.92	3 34 583.97	2 88 716.93	3 39 945.92	2 88 716.93	3 04 511.19
(d) Other Banking Operations	1 543.93	1 419.15	1 345.50	1 543.93	1 345.50	1 424.97
(e) Unallocated Corporate Liabilities	4 879.15	4 783.93	4 873.40	4 879.15	4 873.40	4 677.06
(f) Capital, Reserves and Surplus	79 917.89	76 886.62	68 935.81	79 917.89	68 935.81	71 512.91
Total	9 49 690.30	9 24 485.57	8 26 281.18	9 49 690.30	8 26 281.18	8 77 038.60
VI. Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury Operations	23 271.96	22 249.69	19 469.63	23 271.96	19 469.63	21 009.66
(b) Corporate / Wholesale Banking	23 888.49	22 841.80	21 361.42	23 888.49	21 361.42	21 647.58
(c) Retail Banking	30 636.10	29 773.19	25 496.82	30 636.10	25 496.82	26 249.56
(i) Digital Banking Segment	0.79	(0.22)	0.08	0.79	0.08	0.26
(ii) Other Retail Banking Segment	30 635.31	29 773.41	25 496.74	30 635.31	25 496.74	26 249.30
(d) Other Banking Operations	1 665.32	1 578.24	2 159.03	1 665.32	2 159.03	2 181.74
(e) Unallocated	456.02	443.70	448.91	456.02	448.91	424.37
Total	79 917.89	76 886.62	68 935.81	79 917.89	68 935.81	71 512.91



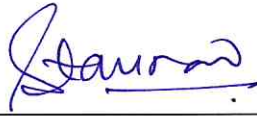
Reviewed Consolidated Segment Wise Results for the Quarter/Nine Months ended 31st December 2025

(Rs. in crores)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	19 272.08	18 641.12	17 544.87	56 226.00	51 412.62	69 618.35
(b) Foreign Operations	622.70	629.97	622.67	1 845.47	1 843.90	2 432.53
Total	19 894.78	19 271.09	18 167.54	58 071.47	53 256.52	72 050.88
II. Assets						
(a) Domestic Operations	8 99 008.71	8 74 650.06	7 84 259.67	8 99 008.71	7 84 259.67	8 32 165.23
(b) Foreign Operations	50 681.59	49 835.51	42 021.51	50 681.59	42 021.51	44 873.37
Total	9 49 690.30	9 24 485.57	8 26 281.18	9 49 690.30	8 26 281.18	8 77 038.60

Notes:

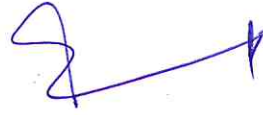
1. Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
2. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
3. As per RBI Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025', for the purpose of disclosure under Accounting Standard 17 - 'Segment reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). The bank has 3 DBUs and the 'Digital Banking' segment information disclosed pertains to the said DBUs.



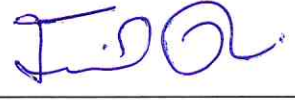
Saket Saurav
Asst. General Manager



K Anbumani
Asst. General Manager



Santanu Bal
Dy. General Manager



Sunil Jain
General Manager - CFO



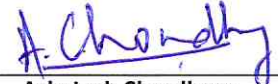
Mini T M
Executive Director



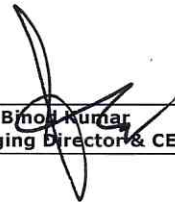
Brajesh Kumar Singh
Executive Director



Shiv Bajrang Singh
Executive Director



Ashutosh Choudhury
Executive Director



Bhola Kumar
Managing Director & CEO

Place : Chennai
Date : 22.01.2026

