

Press Release

Q4FY25 RESULTS

Highlights

Profitability

- **Operating Profit** for FY25 crosses ₹1 lakh crore and grew by 17.89% YoY to ₹1,10,579 crores while **Operating Profit** for Q4FY25 grew by 8.83% YoY to ₹31,286 crores.
- Net Profit for FY25 stands at ₹70,901 crores witnessing a growth of 16.08% YoY. **Net Profit** for Q4FY25 stands at ₹18,643 crores.
- Bank's **ROA** and **ROE** for FY25 stand at 1.10% and 19.87% respectively
- Net Interest Income (**NII**) for FY25 increased by 4.43% YoY.
- Whole Bank and Domestic **NIM** for FY25 stand at 3.09% and 3.22% respectively.
- Whole Bank and Domestic **NIM** for Q4FY25 stand at 3.00% and 3.15% respectively.

Balance Sheet

- **Whole Bank Advances** growth at 12.03% YoY with **Domestic Advances** growing by 11.56% YoY. **Whole Bank Advances** cross ₹42 Lakh crores.
- **Foreign Offices' Advances** grew by 14.84% YoY.
- **SME Advances** cross ₹5 lakh crores, growth of 16.86% YoY, followed by **Agri Advances** which grew by 14.29% YoY while **Retail Personal Advances** and **Corporate Advances** registered YoY growth of 11.40% and 9.00% respectively.
- **Whole Bank Deposits** grew by 9.48% YoY. **CASA Deposit** grew by 6.34% YoY. CASA ratio stands at 39.97% as on 31st March 25.

Asset Quality

- **Gross NPA ratio** at 1.82% improved by 42 bps YoY.
- **Net NPA ratio** at 0.47% improved by 10 bps YoY.
- **PCR (incl. AUCA)** improved by 19 bps YoY and stands at 92.08%. Provision Coverage Ratio (PCR) at 74.42% improved by 60 bps YoY.
- **Slippage Ratio** for FY25 improved by 7 bps YoY and stands at 0.55%. **Slippage Ratio** for Q4FY25 improved by 1 bp YoY and stands at 0.42%
- **Credit Cost** for FY25 stands at 0.38%.

Capital Adequacy

- Capital Adequacy Ratio (**CAR**) as at the end of FY25 stands at 14.25%.

Alternate Channels

- 64% of SB accounts acquired digitally through YONO.
- Share of Alternate Channels in total transactions increased from ~97.8% in FY24 to ~98.2% in FY25.

Key Summary of Q4FY25 Results

₹ in Crores	Q4FY24	Q3FY25	Q4FY25	YoY %	QoQ %	FY24	FY25	YoY %
Profit & Loss								
Interest Income	1,11,043	1,17,427	1,19,666	7.77	1.91	4,15,131	4,62,489	11.41
Interest Expenses	69,387	75,981	76,892	10.81	1.20	2,55,255	2,95,524	15.78
Net Interest Income	41,655	41,446	42,775	2.69	3.21	1,59,876	1,66,965	4.43
NIM, % (Domestic)	3.47	3.15	3.15	-32 bps	0 bps	3.43	3.22	-21 bps
Operating Profit	28,748	23,551	31,286	8.83	32.84	93,797	1,10,579	17.89
Loan loss provisions	3,294	2,305	3,964	20.35	71.98	9,518	14,418	51.49
Profit after tax	20,698	16,891	18,643	-9.93	10.37	61,077	70,901	16.08

₹ in Crores	Mar 24	Dec 24	Mar 25	YoY %	QoQ %
Balance Sheet					
Gross advances	37,67,535	40,67,752	42,20,703	12.03	3.76
Domestic Corporate	11,38,202	11,76,303	12,40,592	9.00	5.47
Domestic Retail Personal	13,52,265	14,47,337	15,06,477	11.40	4.09
Of which: Home loans	7,25,818	7,92,827	8,30,763	14.46	4.78
Deposits	49,16,077	52,29,384	53,82,190	9.48	2.92
Domestic CASA	19,41,996	19,65,237	20,65,161	6.34	5.08
Domestic Term Deposits	27,82,340	30,48,623	31,01,702	11.48	1.74
CASA Ratio (%)	41.11	39.20	39.97	-114 bps	77 bps
GNPA	84,276	84,360	76,880	-8.78	-8.87
NNPA	21,051	21,378	19,667	-6.58	-8.00

Ratios (%)	Q4FY24	Q3FY25	Q4FY25	YoY, bps	QoQ, bps	FY24	FY25	YoY, bps
Asset Quality								
GNPA	2.24	2.07	1.82	-42	-25	2.24	1.82	-42
NNPA	0.57	0.53	0.47	-10	-6	0.57	0.47	-10
PCR (with AUCA)	91.89	91.74	92.08	19	34	91.89	92.08	19
PCR (without AUCA)	75.02	74.66	74.42	-60	-24	75.02	74.42	-60
Slippage Ratio	0.43	0.39	0.42	-1	3	0.62	0.55	-7
Credit Cost	0.37	0.24	0.39	2	15	0.29	0.38	9
Capital Ratios								
CET-1 ratio	10.36	9.52	10.81	45	129	10.36	10.81	45
Tier-1 ratio	11.93	10.85	12.11	18	126	11.93	12.11	18
CAR	14.28	13.03	14.25	-3	122	14.28	14.25	-3

=====