

QUARTERLY FINANCIAL REPORT

Q1 FY 2024-25

ABC Bank Limited

Regulated by Reserve Bank of India

Reporting Period: April - June 2024

EXECUTIVE SUMMARY

ABC Bank Limited has demonstrated strong financial performance in Q1 FY 2024-25, with robust growth in revenue and profitability. The bank maintained healthy asset quality metrics and capital adequacy ratios well above regulatory requirements.

KEY FINANCIAL HIGHLIGHTS

Metric	Q1 FY 2024-25	Q1 FY 2023-24	Change YoY
Total Revenue (INR Crores)	15,450.50	13,200.00	+17.0%
Net Profit (INR Crores)	3,250.75	2,850.00	+14.1%
Return on Equity (ROE)	18.5%	17.2%	+1.3%
Return on Assets (ROA)	1.85%	1.72%	+0.13%

ASSET QUALITY METRICS

Metric	Q1 FY 2024-25	Q4 FY 2023-24	Change QoQ
Gross NPA (GNPA)	3.2%	3.5%	-0.3%
Net NPA (NNPA)	1.1%	1.3%	-0.2%
Provision Coverage Ratio (PCR)	85.5%	84.2%	+1.3%

CAPITAL ADEQUACY

Metric	Q1 FY 2024-25	Regulatory Minimum	Status
CRAR (Capital to Risk-Weighted Assets Ratio)	16.8%	11.5%	Above Requirement

CAR (Capital Adequacy Ratio)	15.2%	10.5%	Above Requirement
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GROWTH METRICS

Metric	Q1 FY 2024-25 vs Q1 FY 2023-24 (YoY)	Q4 FY 2024-25 vs Q4 FY 2023-24 (QoQ)
Revenue Growth	+17.0%	+5.2%
Profit Growth	+14.1%	+3.8%
Asset Growth	+12.5%	+2.1%
Deposit Growth	+10.8%	+1.9%

DETAILED FINANCIAL ANALYSIS

Revenue Analysis

Total revenue for Q1 FY 2024-25 stood at INR 15,450.50 crores, representing a year-on-year growth of 17.0%. This growth was primarily driven by increased net interest income and fee-based income from various banking services.

Profitability Analysis

Net profit for the quarter was INR 3,250.75 crores, showing a YoY growth of 14.1%. The Return on Equity (ROE) improved to 18.5% from 17.2% in the previous year, while Return on Assets (ROA) stood at 1.85%, up from 1.72%.

Asset Quality

The bank maintained healthy asset quality with Gross NPA (GNPA) at 3.2%, down from 3.5% in the previous quarter. Net NPA (NNPA) improved to 1.1% from 1.3%. The Provision Coverage Ratio (PCR) strengthened to 85.5%, indicating robust provisioning practices.

Capital Position

The bank's Capital to Risk-Weighted Assets Ratio (CRAR) stood at 16.8%, significantly above the regulatory minimum of 11.5%. The Capital Adequacy Ratio (CAR) was 15.2%, well above the required 10.5%, demonstrating strong capital buffers.

KEY PERFORMANCE INDICATORS SUMMARY

KPI Category	Key Metrics	Q1 FY 2024-25
Financial Performance	Revenue (INR Crores)	15,450.50
	Net Profit (INR Crores)	3,250.75
	ROE (%)	18.5
	ROA (%)	1.85
Asset Quality	GNPA (%)	3.2
	NNPA (%)	1.1
	PCR (%)	85.5
Capital Adequacy	CRAR (%)	16.8
	CAR (%)	15.2
Growth	Revenue Growth YoY (%)	17.0
	Profit Growth YoY (%)	14.1
	Revenue Growth QoQ (%)	5.2

	Profit Growth QoQ (%)	3.8
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This report has been prepared in accordance with the guidelines issued by the Reserve Bank of India (RBI) and follows standard banking reporting practices.

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