

प्रेसविज्ञप्ति / PRESS RELEASE

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Financial Results for the Quarter/Nine Month ended 31st December 2025

Bank's Global Business is at ₹14.30 lakh Cr, up by 13.34% YoY

9M Net Profit up by 13.69% YoY to ₹9053 Cr

NNPA reduced by 6 bps YoY to 0.15%

9M RoE stood at 19.66%

Key Highlights (Quarter ended Dec'25 over Dec'24)

- **Net Profit** up by 7.33% YoY at ₹3061 Cr in Dec'25 from ₹2852 Cr in Dec'24
- **Operating Profit** improved by 5.79% YoY to ₹5024 Cr in Dec'25 from ₹4749 Cr in Dec'24
- **Net Interest Income** increased by 7.50% YoY to ₹6896 Cr in Dec'25 from ₹6415 Cr in Dec'24
- **Fee based income** grew by 7.20% YoY to ₹998 Cr in Dec'25 from ₹931 Cr in Dec'24
- **Cost of Deposit** reduced by 25 bps to 4.93% in Dec'25 from 5.18% in Dec'24
- **Return on Equity (RoE)** stood at 19.11% in Dec'25
- **Return on Asset (RoA)** stood at 1.30% in Dec'25
- **Yield on Advances (YoA)** stood at 8.31% in Dec'25
- **Yield on Investments (YoI)** stood at 6.95% in Dec'25
- **Cost-to-Income Ratio** stood at 46.90% in Dec'25
- **Gross Advances** increased by 14.24% YoY to ₹638848 Cr in Dec'25 from ₹559199 Cr in Dec'24
- **RAM (Retail, Agriculture & MSME)** advances grew by 16.65% YoY to ₹390459 Cr in Dec'25 from ₹334739 Cr in Dec'24
- **RAM contribution to gross domestic advances** stood at 66.06%. **Retail, Agri & MSME advances** grew by 18.54%, 15.14% and 16.41% YoY respectively. **Home Loan (including mortgage)** grew by 14.20% YoY in Dec'25
- **Priority sector advances** as a percentage of ANBC stood at 43.75% (₹215127 Cr) in Dec'25 as against the regulatory requirement of 40%
- **Total Deposits** increased by 12.62% YoY and reached to ₹790923 Cr in Dec'25 as against ₹702282 Cr in Dec'24. **Current, Savings & CASA deposits** grew by 19.13%, 8.45%, and 9.86% YoY respectively
- **Domestic CASA ratio** stood at 39.08% as on 31st Dec'25
- **CD ratio** stood at 80.77% as on 31st Dec'25
- **GNPA%** decreased by 103 bps YoY to 2.23% in Dec'25 from 3.26% in Dec'24, **NNPA%** reduced by 6 bps to 0.15% in Dec'25 from 0.21% in Dec'24
- **Provision Coverage Ratio (PCR, including TWO)** improved by 19 bps YoY to 98.28% in Dec'25 from 98.09% in Dec'24
- **Slippage Ratio** reduced by 9 bps to 0.69% in Dec'25 from 0.78% in Dec'24
- **Capital Adequacy Ratio** improved by 66 bps to 16.58%. **CET-I** improved by 127 bps YoY to 14.54%, **Tier I Capital** improved by 77 bps YoY to 14.54% in Dec'25
- **Earnings Per Share (EPS)** increased to ₹90.92 in Dec'25 from ₹84.70 in Dec'24

Key Highlights (Quarter ended Dec'25 over Sep'25)

- **Net Profit** up by 1.42% QoQ to ₹3061 Cr in Dec'25 from ₹3018 Cr in Sep'25
- **NIM (Domestic)** increased by 6 bps to 3.40% in Dec'25 from 3.34% in Sep'25
- **GNPA** decreased by 37 bps to 2.23% in Dec'25 from 2.60% in Sep'25, **NNPA** reduced by 1 bps to 0.15% in Dec'25 from 0.16% in Sep'25

- **Slippage ratio** decreased to **0.69%** in Dec'25 from **0.79%** in Sep'25.
- **Credit Cost** decreased by **5 bps** to **0.21%** in Dec'25 from **0.26%** in Sep'25

Key Highlights (Nine Months ended Dec'25 over Dec'24)

- **Net Profit** up by **13.69%** YoY to **₹9053 Cr** in 9MFY26 from **₹7962 Cr** in 9MFY25
- **Operating Profit** increased by **4.66%** YoY to **₹14630 Cr** in 9MFY26 from **₹13980 Cr** in 9MFY25
- **Net Interest Income** grew by **5.42%** YoY to **₹19805 Cr** in 9MFY26 from **₹18787 Cr** in 9MFY25
- **Net Interest Margin (NIM) Domestic** stood at **3.37%** in 9MFY26
- **Cost of Deposit** reduced by **10 bps** to **5.02%** in 9MFY26 from **5.12%** in 9MFY25
- **Return on Assets (RoA)** improved by **1 bps** to **1.32%** in 9MFY26 from **1.31%** in 9MFY25
- **Return on Equity (RoE)** stood at **19.66%** in 9MFY26
- **Cost-to-Income Ratio** stood at **46.40%** in 9MFY26

Network:

- The Bank has **5965** domestic branches (including 3 DBUs), out of which **2001** are Rural, **1592** are Semi-Urban, **1191** are Urban & **1181** are in Metro category. The Bank has **3** overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5624** ATMs & BNAs and **16,247** number of Business Correspondents (BCs).

Digital Banking:

- Business of **₹1,98,350 Cr** has been generated through Digital Channels in 9MFY26. A total of **147** Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by **21%** year over year, reaching **2.25 Cr.**
- UPI users and Net Banking users have witnessed an increase of **21%** & **5%** YoY reaching **2.52 Cr** and **1.18 Cr** respectively. Debit card & POS users increased by **7%** & **15%** respectively.

Awards & Accolades:

- The Bank received prestigious SKOCH Golden Award for "**IB SAATHI**" and Silver Award for "**Security Operations**".
- The MD & CEO of the Bank received "**CEO of the Year**" award at Tamil Nadu Business Leader of the Year, Industry-wise Awards 2025.
- Bank has received **Special Mention under Best IT Risk Management & Best Technology Bank** at IBA's 21st Annual Banking Technology Conference 2024-25.

- The Bank received “**Red Hat APAC Innovation Award 2025**” for Cloud Native Development.
- The Bank received the **VMware - India Cloud Leader Award 2025** in recognition of its leadership in cloud technology and innovation.
- Indian Bank has received “**Narakas Rajbhasha Samman**” (**Third Prize in Region ‘C’**) from the Department of Official Language, Ministry of Home Affairs, GoI.
- The Executive Director, Shri Brajesh Kumar Singh and Chief General Manager Shri Sudhir Kumar Gupta received “**Executive of the Year**” and “**Chief General Manager of the Year**” respectively at UP Banking Leadership Summit & Awards 2025 ceremony.

Our Focus

Our focus is on building efficiency across operations to deliver faster, simpler, and more reliable banking experiences. We aim to maintain strong asset quality through prudent lending and disciplined portfolio management. We remain committed to the highest standards of governance and regulatory adherence, ensuring transparency and trust. At the core, growth will be driven by customer-centric initiatives expanding digital access, strengthening CASA and MSME offerings, and providing responsive service to meet evolving needs.