

January 17, 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051
---	---

Dear Madam/Sir,

**Un-audited Financial Results for the
quarter and nine months ended December 31, 2025**

Further to Bank's disclosure dated January 12, 2026 on the captioned subject, please find attached a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

Company Secretary



प्रेस विज्ञापित
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1459

IDBI Bank Limited - Financial Results
for the Quarter and Nine month ended December 31, 2025

Highlights-Q3 FY 2026

- ❖ Net Profit recorded at ₹1,935 crore
- ❖ Operating Profit recorded at ₹1,917 crore
- ❖ Total Business stood at ₹ 5,46,643 crore, YoY growth of 12%.
- ❖ Total Deposits stood at ₹ 3,07,858 cr, YoY growth of 9%
- ❖ Net Advances stood at ₹ 2,38,786 cr, YoY growth of 15%
- ❖ CRAR at 24.63%, YoY growth by 265 bps
- ❖ Gross NPA down to 2.57%, YoY reduction by 100 bps
- ❖ Net NPA stood at 0.18%
- ❖ Provision Coverage Ratio (PCR) at 99.33%
- ❖ CASA at ₹ 1,35,632 cr, YoY growth of 4%. CASA ratio at 44.06%

Operating Performance for Q3 of FY 2026

- **Net Profit improved** in Q3-FY2026 to ₹1,935 crore as against net profit of ₹1,908 crore in Q3-FY2025.
- **Return on Assets (ROA)** stood at 1.83% in Q3-FY2026 as compared to 1.99% for Q3-FY2025.
- **Cost of Deposit** stood at 4.62% in Q3-FY2026 which is at the same level i.e. 4.62% in Q3-FY2025.
- **Cost of Funds** improved to 4.74% in Q3-FY2026 as compared to 4.82% in Q3-FY2025.
- **Return on Equity (ROE)** stood at 14.49% in Q3-FY2026.

- **Cost to Income** Ratio stood at 56.61% in Q3-FY2026.
- **Net Interest Margin (NIM)** stood at 3.52% in Q3-FY2026.

Business Growth

- **Total Deposits** increased to ₹3,07,858 crore as on December 31, 2025 as against ₹2,82,439 crore as on December 31, 2024 registering a growth of 9% YoY.
- **CASA stood at** ₹1,35,632 crore and CASA ratio stood at 44.06% as on December 31, 2025. As on December 31, 2024 total CASA and CASA ratio were at ₹1,30,899 crore and 46.35%, respectively.
- **Net advances stood at** ₹2,38,786 crore as on December 31, 2025 as against ₹2,06,807 crore as on December 31, 2024 registering a growth of 15% YoY.
- The composition of Corporate v/s Retail in Gross Advances portfolio stood at 29:71 as on December 31, 2025.

Asset Quality

- **Gross NPA ratio improved to** 2.57% as on December 31, 2025 as against 3.57% as on December 31, 2024, down by 100 bps.
- **Net NPA ratio** remained at 0.18% as on December 31, 2025.
- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.33% as on December 31, 2025 as against 99.47% as on December 31, 2024.

Capital Position

- **Tier-1 Capital improved** to 23.53% as on December 31, 2025 as against 19.91% as on December 31, 2024.
- **CRAR improved** to 24.63% as on December 31, 2025 as against 21.98% as on December 31, 2024.
- **Risk Weighted Assets (RWA)** stood at ₹2,11,567 crore as on December 31, 2025 as against ₹1,87,678 crore as on December 31, 2024.

Significant Developments

- IDBI Bank was recognized as the ‘Best Private Sector Bank- Highest Throughput & Digital Adoption’ – by M1 Xchange at the SAMAAH event for our exceptional contribution to the TReDS platform.
- IDBI Bank had been conferred with the ET BFSI Exceller 2025 Award for Excellence in Security and Fraud Risk Management.

Mumbai, January 17, 2026: The Board of Directors of **IDBI Bank Ltd.** met in Mumbai today and approved the financial results for the Quarter and nine month ended December 31, 2025.

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड ● पंजीकृत कार्यालय: आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई 400 005

IDBI Bank Limited ● Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005

सीआइएन/(CIN)L65190MH2004GOI148838

VISIT US: www.idbi.bank.in    

IDBI Bank Ltd
Key Summary for the Quarter & 9 Month Ended December 2025 Results

P&L Highlights						
(INR in Crore)	Q3FY26	Q3FY25	9M FY26	9M FY25	Growth %	Growth %
	(3M)	(3M)			Y-o-Y	YTD
Interest Income ¹	7,074	7,816	21,199	21,923	↓ -9%	↓ -3%
Non-Interest Income ²	1,209	749	5,135	2,867	↑ 61%	↑ 79%
Net Interest Income	3,209	4,228	9,660	11,337	↓ -24%	↓ -15%
Profit/(loss) after Tax	1,935	1,908	7,570	5,464	↑ 1%	↑ 39%
Basic EPS (INR)	1.80	1.77	7.04	5.08	↑ 2%	↑ 39%
Key P&L Ratios						
Return on Assets ³	1.83%	1.99%	2.46%	1.93%	↓ -16 bps	↑ 53 bps
Return on Equity ³	14.49%	20.13%	20.60%	20.11%	↓ -564 bps	↑ 49 bps
NIM ³	3.52%	5.17%	3.63%	4.75%	↓ -165 bps	↓ -112 bps
Cost to Net Income Ratio	56.61%	43.71%	47.32%	44.50%	↑ 1290 bps	↑ 283 bps
Non-Interest Income to Total Income ²	14.60%	8.75%	19.50%	11.57%	↑ 585 bps	↑ 793 bps
Balance Sheet Highlights						
(INR in Crore)	31-Dec-25	31-Dec-24				Growth %
Net Advances	2,38,786	2,06,807				↑ 15%
Deposits	3,07,858	2,82,439				↑ 9%
of which CASA	1,35,632	1,30,899				↑ 4%
Shareholders' Funds	68,766	55,271				↑ 24%
Total RWA	2,11,567	1,87,678				↑ 13%
Key Balance Sheet Ratios						
Capital Adequacy	24.63%	21.98%				↑ 265 bps
CET I Ratio	23.53%	19.91%				↑ 362 bps
Gross NPA	2.57%	3.57%				↓ -100 bps
Net NPA	0.18%	0.18%				↔ 0 bps
Provision Coverage ratio	99.33%	99.47%				↓ -14 bps
CASA Ratio	44.06%	46.35%				↓ -229 bps
CD Ratio	77.56%	73.22%				↑ 434 bps

¹9M-FY25 & Q3 FY 25 includes Interest on Income Tax refund amounting to Rs.807 crore

²9M-FY26 Includes profit on sale of investment in NSDL Rs.1699 crore.

³Annualized

Previous periods figures have been regrouped/ restated (wherever necessary)
