



IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS Q3 - FY 2025-26

January 17, 2026

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सतत संरक्षण के लिए समर्पित

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01 Highlights

02 Financial Performance

03 Business Performance

04 Treasury Operations

05 Asset Quality

06 Capital

07 Digital Banking and Financial Inclusion

08 Subsidiaries

09 Way Forward

Highlights

PAT - Rs.1935 crore
PBT - Rs.2459 crore



Operating Profit -
Rs.1917 crore

ROA – 1.83%
ROE – 14.49%



NII - Rs.3209 crore
NIM – 3.52%
[Core NIM – 3.33%]



Total RWA - Rs.211567 crore
Total CRAR - 24.63%
Tier 1 Capital – 23.53%



Yield on advances – 8.46%
Cost of deposit – 4.62%
Cost of funds – 4.74%.



Net Adv. - Rs.238786 crore
Deposit - Rs.307858 crore
CASA ratio – 44.06%



Net NPA – 0.18%
GNPA – 2.57%
PCR – 99.33%



Profitability - Strong operating momentum

- PAT at Rs.1935 crore, grew by 1% YoY and decreased by 47% QoQ
- PBT at Rs.2459 crore, decreased by 7% YoY and 41% QoQ
- Operating Profit at Rs.1917 crore, decreased by 32% YoY and 46% QoQ
- NII at Rs.3209 crore, decreased by 24% YoY and 2% QoQ
- NIM at 3.52%, decreased by 165 bps YoY and 19 bps QoQ
- ROA at 1.83%, decreased by 16 bps YoY and 172 bps QoQ
- ROE at 14.49%, decreased by 564 bps YoY and 1515 bps QoQ

Business Performance - Focus on Granularity

- Total Deposits at Rs.307858 crore, grew by 9% YoY. CASA ratio at 44.06%. CASA at Rs.135632 crore
- Net Advances at Rs.238786 crore, grew by 15% YoY and 4% QoQ
- Retail Net Advances at Rs.169412 crore and grew by 15% YoY
- SRA at Rs.103800 Crore, grew by 12% YoY
- Saving Deposits at Rs.86441 crore. Retail Deposits at Rs.108890 crore grew by 12% YoY

Asset Quality - Improving Trend

- Net NPA at 0.18%, reduction of 3 bps QoQ
- GNPA at 2.57%, reduction of 100 bps YoY and 8 bps QoQ
- PCR stood at 99.33%, improved by 7 bps QoQ
- SMA to Standard Advance stood at 1.69% against 2.05% as on Dec 2024

Capital - Adequately Capitalised

- Tier 1 Capital at 23.53%, up by 362 bps YoY
- Total CRAR at 24.63%, up by 265 bps YoY
- Total RWA stood at Rs.211567 crore

Financial Performance

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Interest Income	7816	7104	7074	(9)	(0.4)	21923	21199	(3)	28902
Interest Expenses	3587	3819	3864	8	1	10587	11539	9	14276
Net Interest Income	4228	3285	3209	(24)	(2)	11337	9660	(15)	14626
Other Income	749	2489	1209	61	(51)	2867	5135	79	4924
Net Total Income	4978	5774	4418	(11)	(23)	14204	14796	4	19550
Operating Expenses	2176	2252	2501	15	11	6320	7001	11	8472
-Employee Cost	1038	1001	1187	14	18	3086	3280	6	4071
-Other Operating Cost	1138	1250	1314	16	5	3234	3722	15	4401
Operating Profit	2802	3523	1917	(32)	(46)	7884	7794	(1)	11079
Provisions & Contingencies (Excl. Tax)	166	(653)	(542)	(427)	(17)	277	(1374)	(595)	510
Profit/(Loss) Before Tax	2636	4175	2459	(7)	(41)	7606	9168	21	10568
Tax	728	548	523	(28)	(4)	2142	1598	(25)	3053
Profit/(Loss) After Tax	1908	3627	1935	1	(47)	5464	7570	39	7515

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Interest Income									
Interest on Advances	4824	4780	4813	-	1	14506	14364	(1)	19226
Interest on Investments	2062	2062	1957	(5)	(5)	6180	6051	(2)	8255
Interest balances with RBI & Other Inter Bank Funds	80	233	262	227	12	282	683	142	415
Other Interest Income	849	29	41	(95)	40	955	100	(90)	1005
Interest Income	7816	7104	7074	(9)	(0.4)	21923	21199	(3)	28902
Interest Expense									
Interest paid on Deposits	3208	3462	3489	9	1	9400	10432	11	12742
Interest on RBI / inter bank borrowings	125	78	89	(29)	13	391	258	(34)	498
Interest paid on Borrowings	254	279	286	13	3	796	849	7	1036
Total Interest Expenses	3587	3819	3864	8	1	10587	11539	9	14276
Net Interest Income	4228	3285	3209	(24)	(2)	11337	9660	(15)	14626
NIM %	5.17	3.71	3.52	(165) bps	(19) bps	4.75	3.63	(112) bps	4.56
Core NIM %	3.77	3.33	3.33	(44) bps	-	3.76	3.34	(42) bps	3.74

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Commission, exchange and brokerage	507	558	557	10	-	1477	1599	8	2070
Profit/ (Loss) on sale of investments	255	1917	268	5	(86)	613	2499	308	900
Profit/(Loss) on revaluation of investments (net)	(284)	(263)	(22)	(92)	(92)	58	3	(94)	(87)
Profit/(Loss) on Forex	132	189	168	27	(11)	295	479	62	493
Dividend Income	-	17	-	-	(100)	17	17	-	20
Recovery from W/O cases	118	63	232	97	271	349	509	46	1444
Misc. Income	21	8	7	(69)	(22)	58	30	(48)	84
Other Income	749	2489	1209	61	(51)	2867	5135	79	4924

(Rs.Crore)

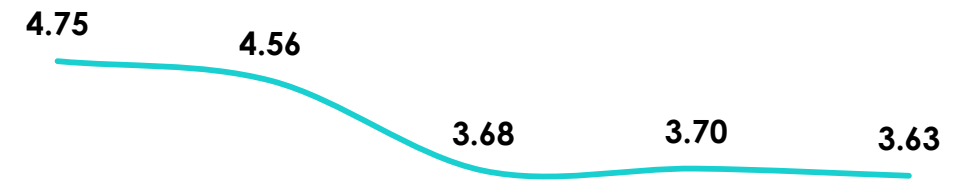
Particulars	Quarter ended			Nine Month Ended		FY25
	Dec-24	Sep-25	Dec-25	Dec-24	Dec-25	
Depreciation on Investment	44	(239)	(189)	(907)	(237)	454
Provision – NPAs	(4)	(579)	(603)	(1608)	(1567)	(4368)
Provision – Standard Assets	83	(396)	(445)	2070	(1280)	2746
Provision - Restructured Assets	(14)	(5)	(7)	(35)	(55)	(46)
Income Tax	728	548	523	2142	1598	3053
Bad Debts Written off	126	624	702	971	1828	2058
Other Provisions	(70)	(57)	-	(213)	(62)	(333)
Total	894	(105)	(18)	2420	224	3563

Yield on Advances



Dec 24 Mar 25 Jun 25 Sep 25 Dec 25

NIM



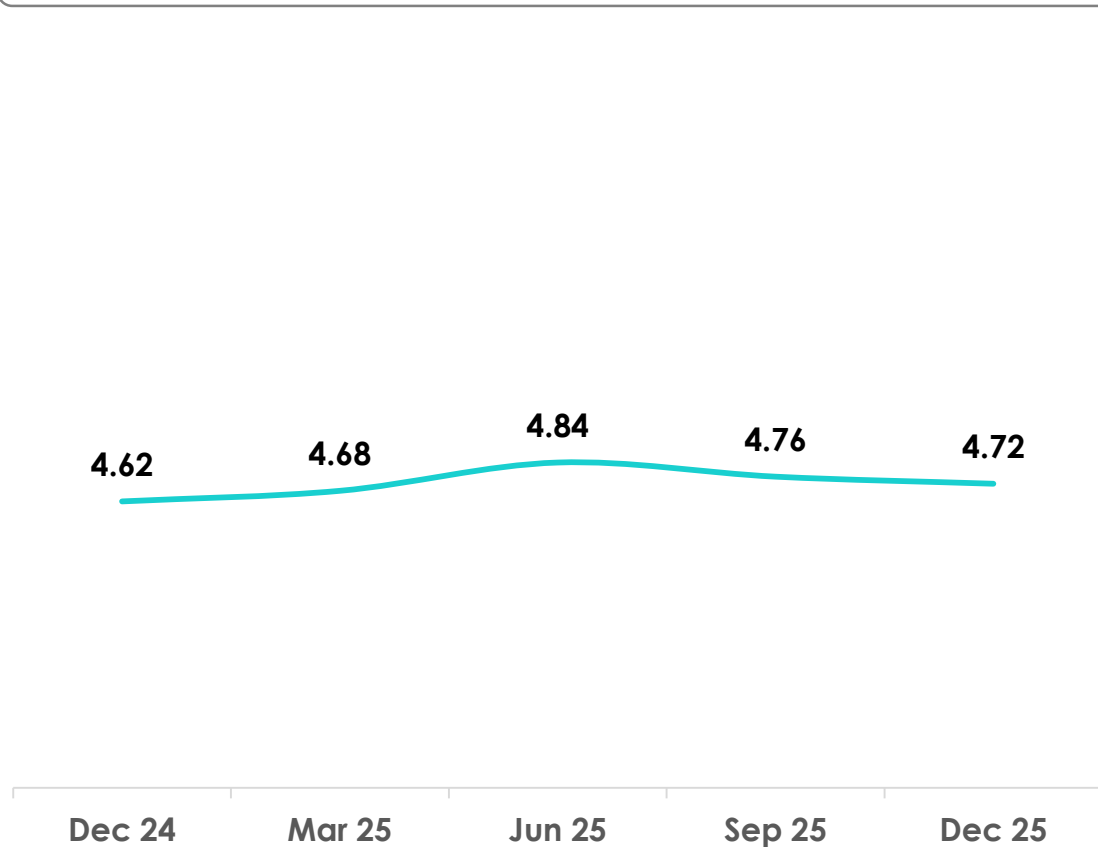
Dec 24 Mar 25 Jun 25 Sep 25 Dec 25

Cost to Income Ratio

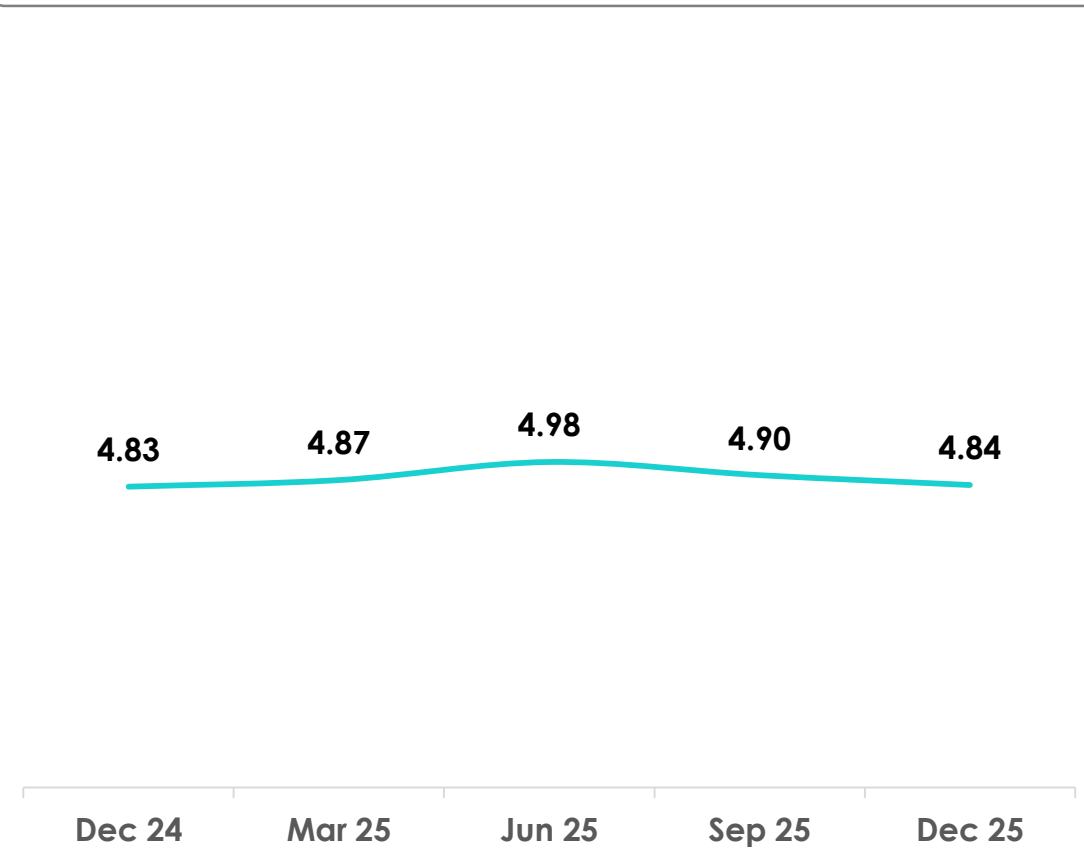


Dec 24 Mar 25 Jun 25 Sep 25 Dec 25

Cost of Deposits



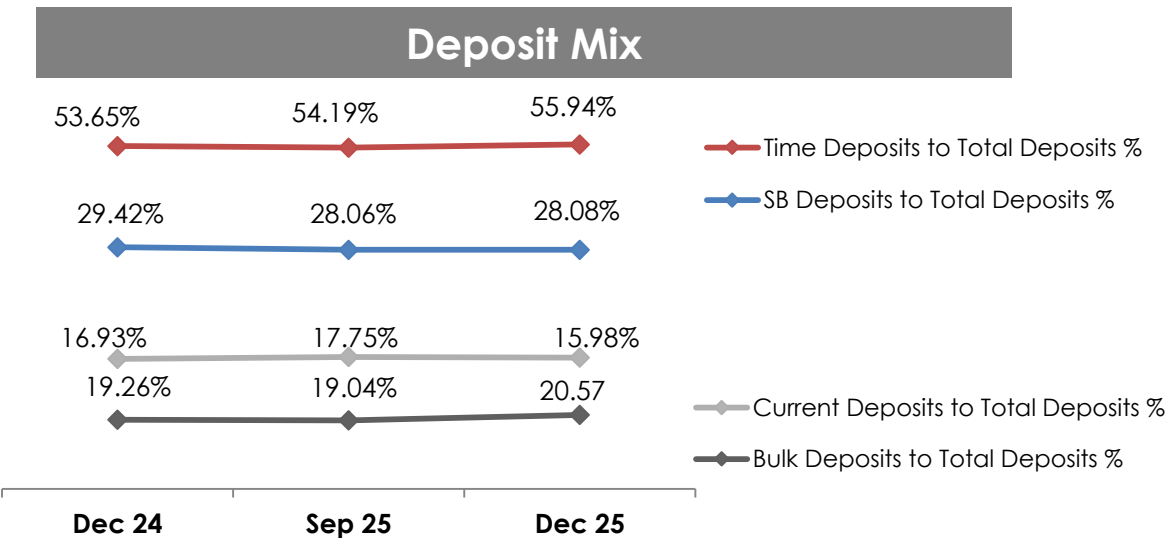
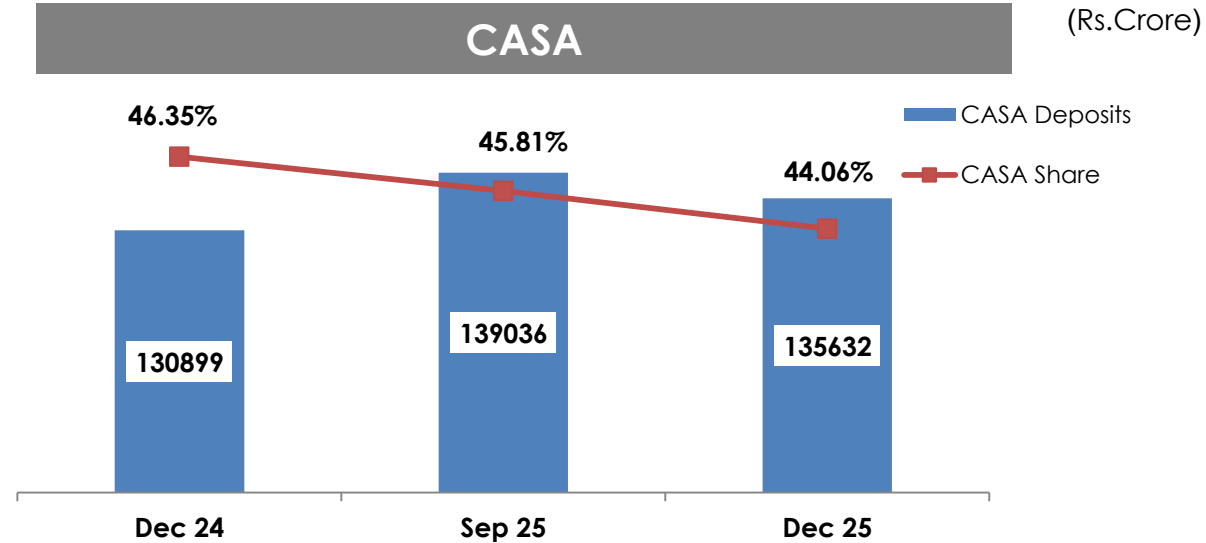
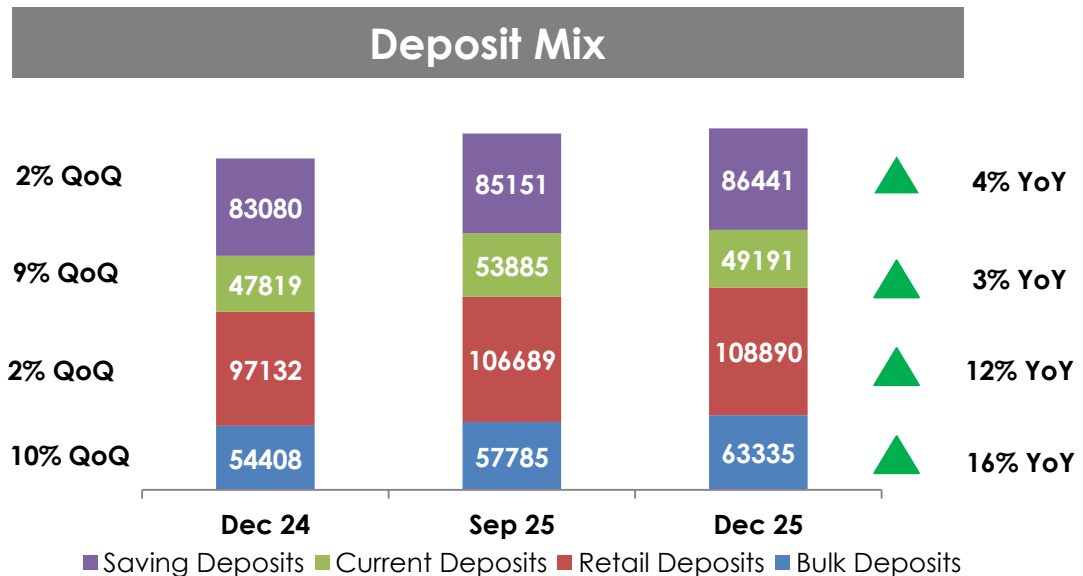
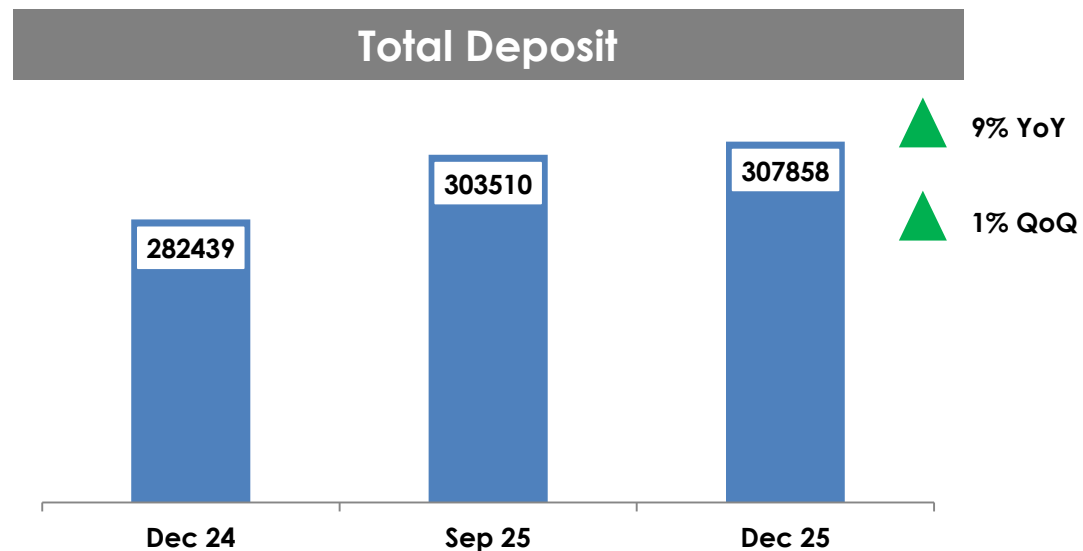
Cost of Funds



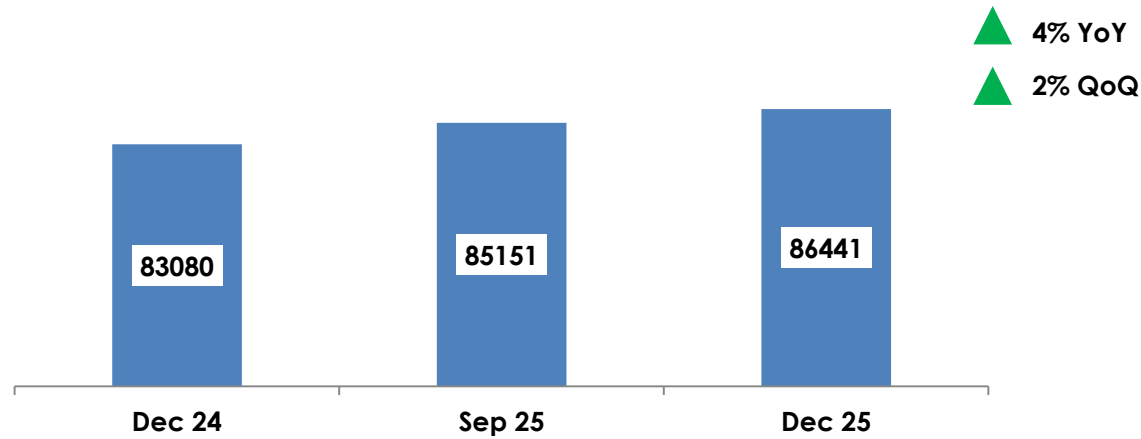
Business Performance

(Rs.Crore)

As at	Dec-24	Sep-25	Dec-25
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	44518	56527	58013
Deposits	282439	303510	307858
Borrowings	18747	24241	27124
Other Liabilities & Provisions	20631	20838	19195
Total	377087	415868	422943
ASSETS			
Cash & Balance with RBI	13963	20198	13346
Bal. with banks & money at call	6073	11499	15803
Investments	120230	122766	125827
Advances	206807	230220	238786
Fixed Assets	9312	12016	11928
Other Assets	20702	19170	17252
Total	377087	415868	422943

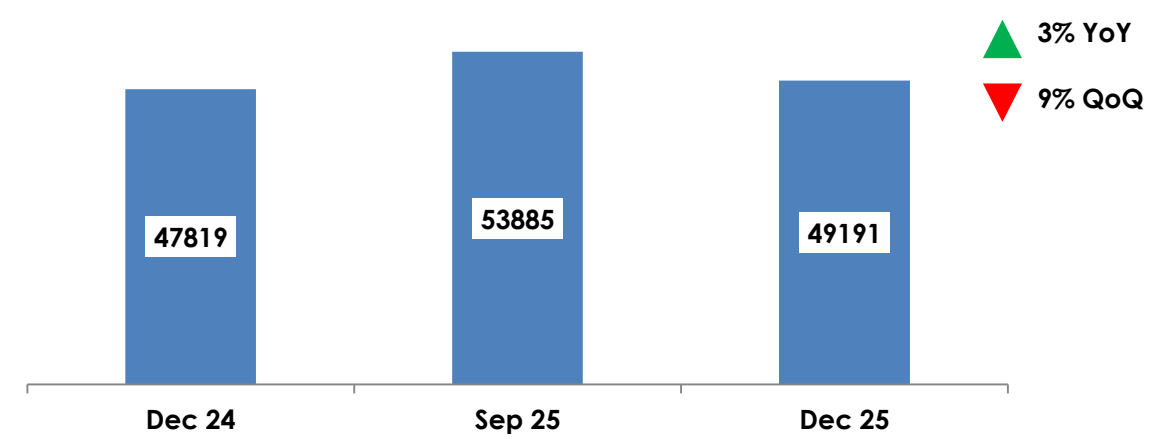


Saving Deposits

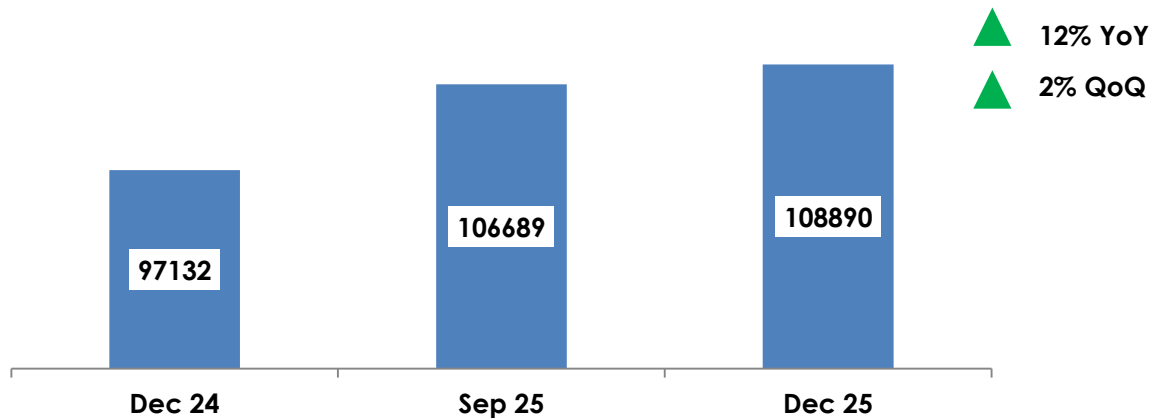


Current Deposits

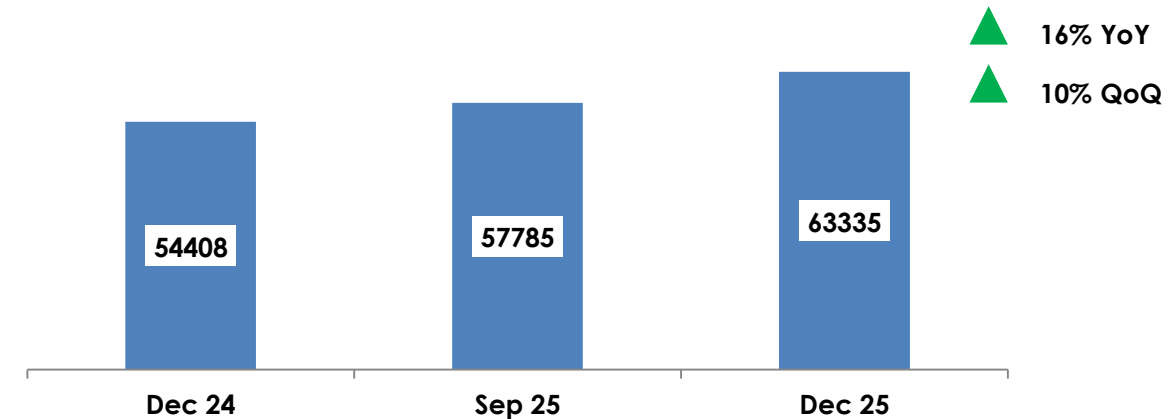
(Rs. Crore)



Retail Deposits



Bulk Deposits

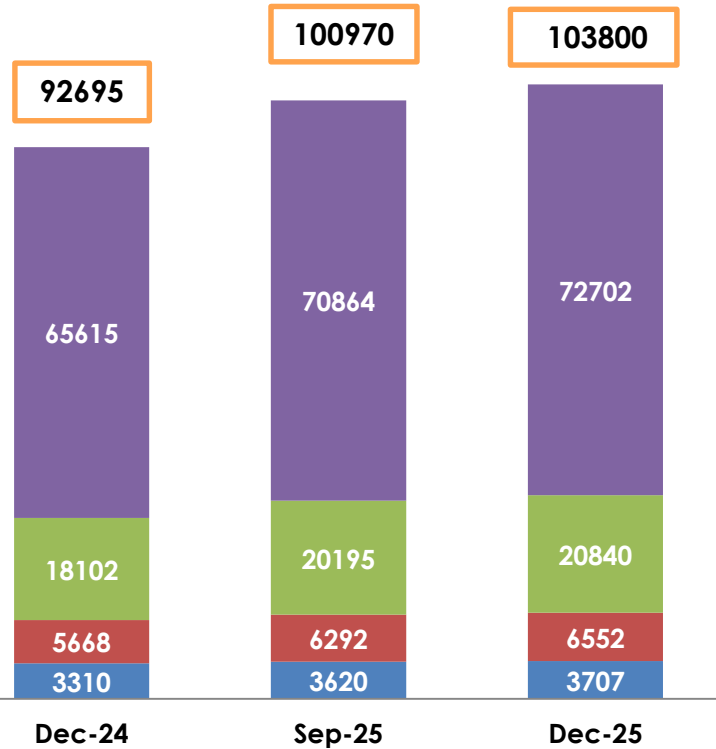


Gross Advances as on Dec 25 – Rs.244641 crore

(Rs.Crore)

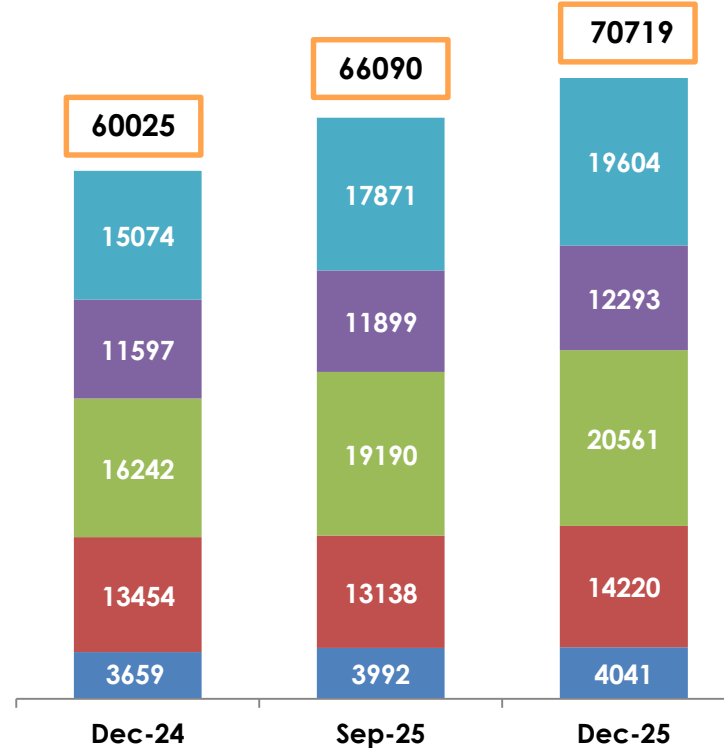
Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



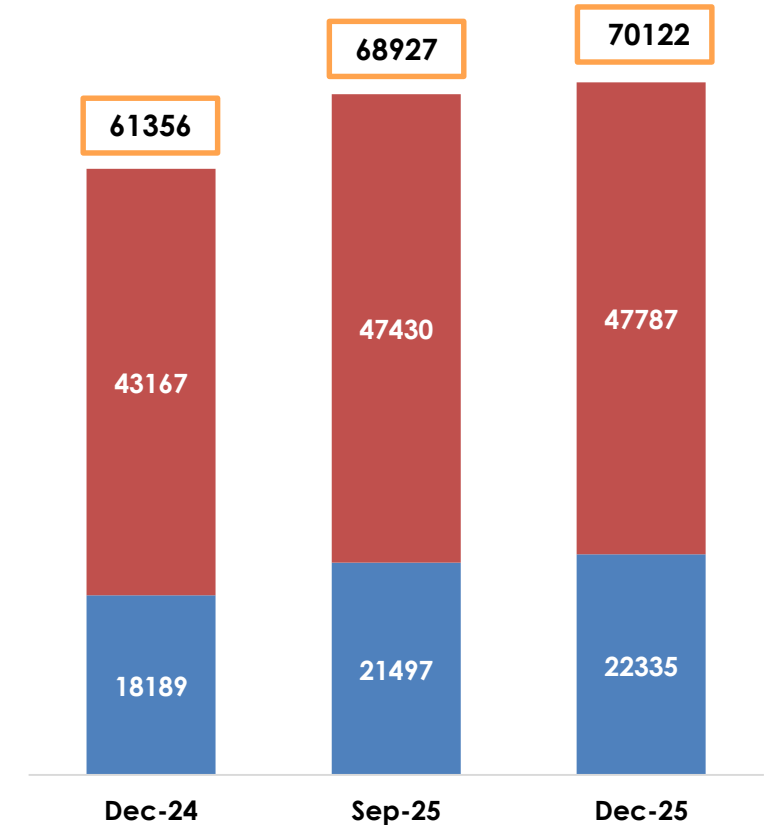
Non-Structured Retail Advances

- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Corporate Advances

- Large Corporate
- Mid Corporate

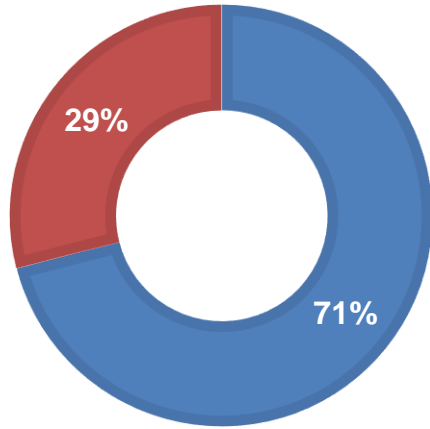


Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance

Other Retail includes FDOD, Other Staff loan, Credit Card etc.

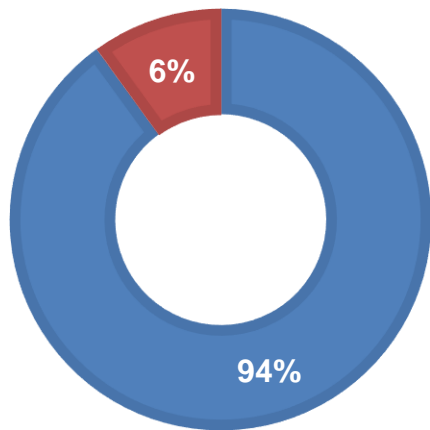
Gross Advances as on Dec 25 – Rs.244641 crore

DEC-25

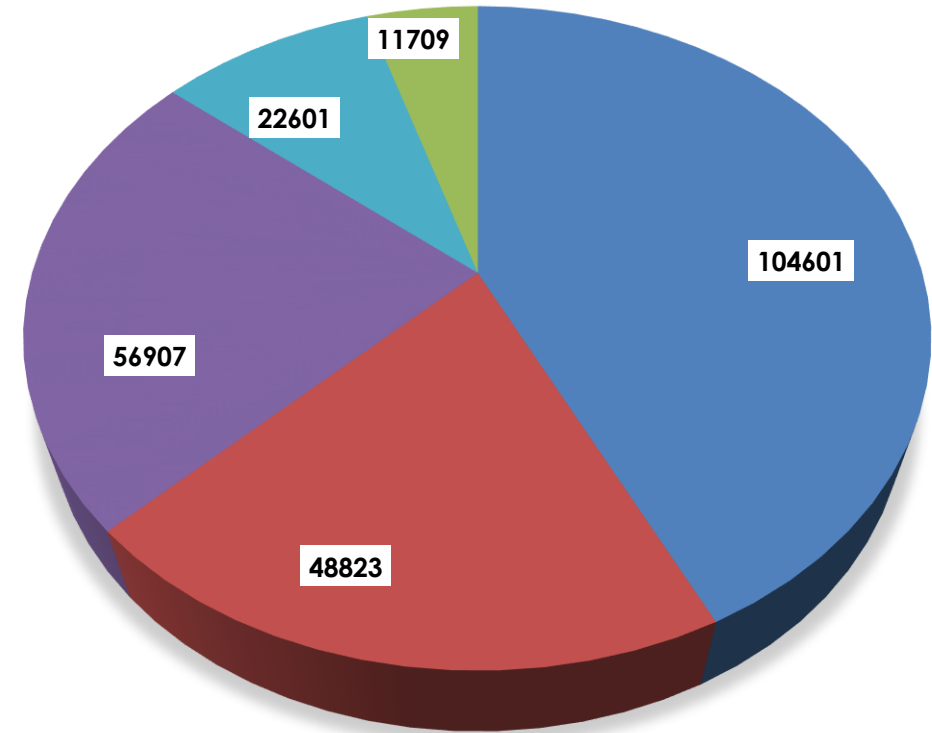


■ Retail ■ Corporate

DEC-25



■ Domestic ■ Overseas

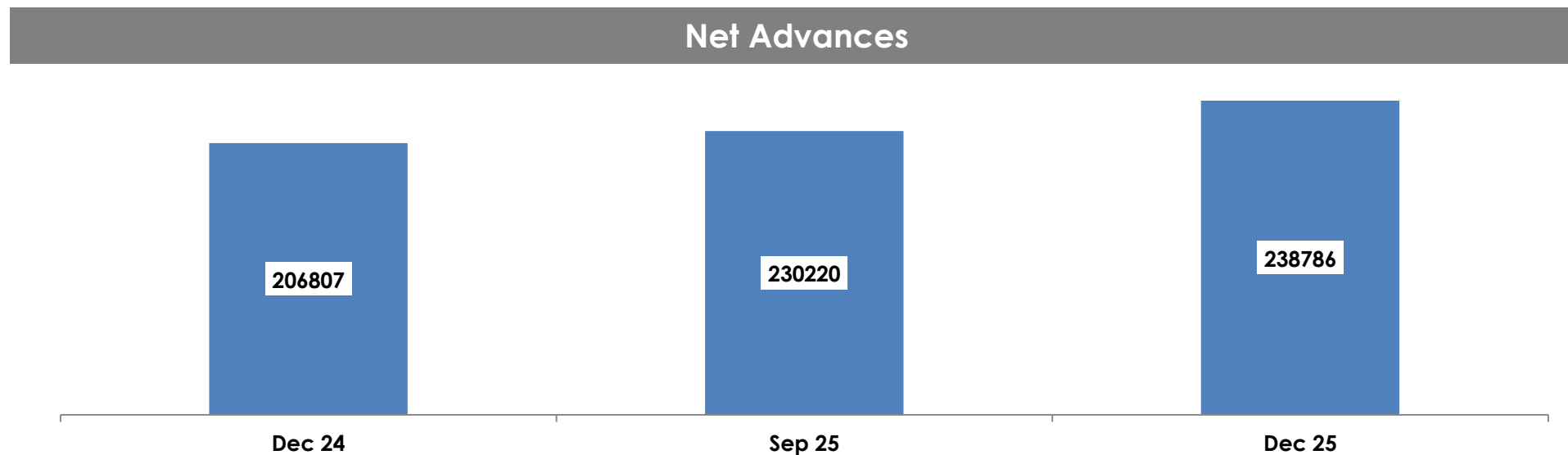
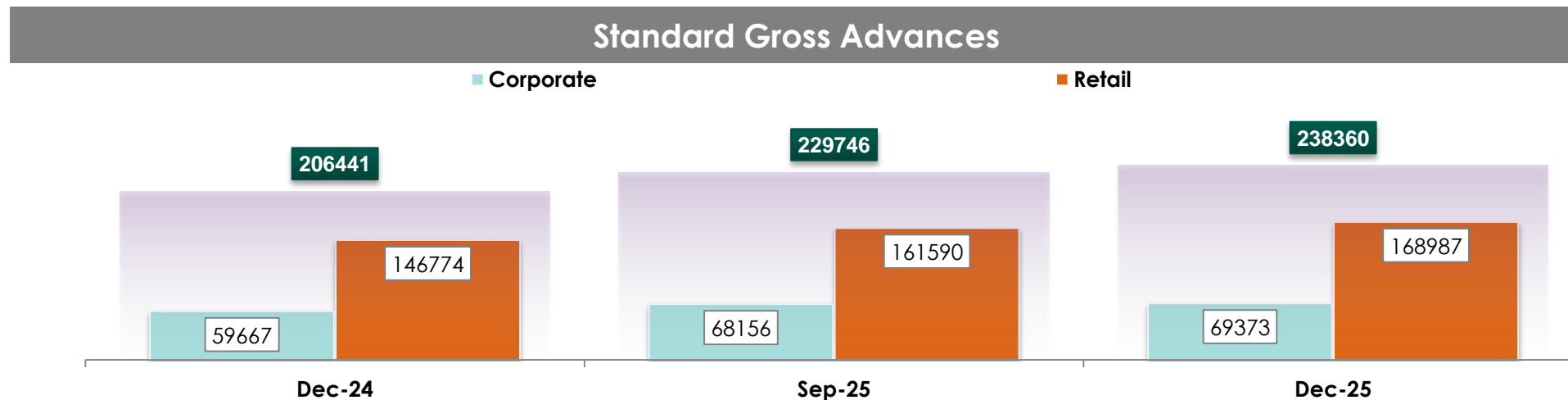


■ PL ■ Industry ■ Services ■ Agriculture ■ others

Basis: Occupation Code

Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)

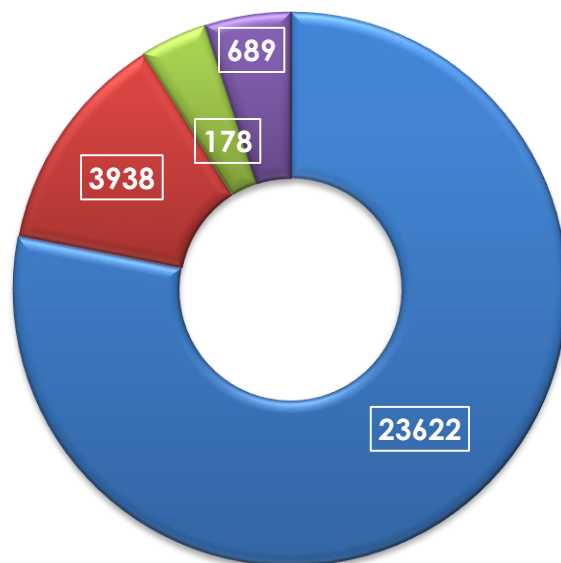


(₹Crore)

Particulars	Dec 24		Mar 25		Dec 25		Growth over March-25 (8)=[(6)-(4)]
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)
ANBC	180951		195047		211317		
Priority Sector Advances (a+b+c)	77728	42.96	80293	41.17	97942	46.35	17649
(a) Agriculture (i+ii+iii+iv)	32393	17.90	35682	18.29	39966	18.91	4284
(i) Non-Corporate Farmers (NCF)	26902	14.87	28455	14.59	34733	16.44	6278
(i.i) of which SFMF	18477	10.21	18772	9.62	21631	10.24	2859
(i.i.i) of which PSLC net (SFMF)	6000	3.32	5200	2.67	10000	4.73	-
(ii) Other Agri	2036	1.13	2419	1.24	3132	1.48	713
(iii) RIDF	3455	1.91	2864	1.47	2101	0.99	(763)
(iv) PSLC net (Agri)	-	-	1944	1.00	-	-	(1944)
(b) MSME (Micro, Medium & Small Enterprises)	28147	15.55	28294	14.51	34266	16.22	5972
(i) of which Micro Enterprises	15435	8.53	17545	9.00	24102	11.41	6557
(c) Other Priority Sector Advances (i+ii+iii+iv)	17188	9.50	16317	8.37	23710	11.22	7393
(i) Housing	16353	9.04	15593	7.99	22713	10.75	7120
(ii) Education	715	0.39	707	0.36	805	0.38	98
(iii) Others	120	0.07	17	0.01	191	0.09	174
(iv) PSLC Net (General)	-		-		-		

Treasury Operations

AFS BREAKUP

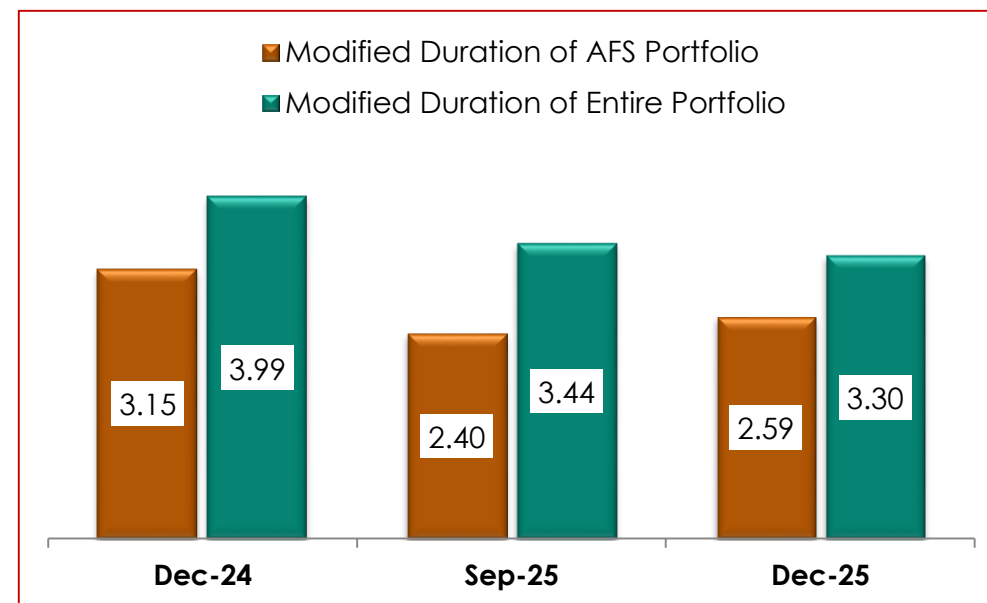


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Dec-24	Sep-25	Dec-25
SLR	90519	85922	85901
Non SLR	33217	41474	44246
Non SLR (Overseas)	513	567	689
Non SLR (SASF)	-	-	-
TOTAL	124249	127963	130836
Less: Provision	4019	5198	5009
Net Investments	120230	122765	125827

(Rs.Crore)

Category	Dec-24	Sep-25	Dec-25
HTM	79309	76212	74434
AFS	23301	28896	28427
HFT (FVTPL – HFT since April 1, 2024)	16875	16854	22161
FVTPL - Non HFT	401	469	471
SJA	344	334	334
Total	120230	122765	125827



Asset Quality

(Rs.Crore)

Particulars	Dec-24	Sep-25	Dec-25
COVID Provision	116	-	-
COVID Restructuring Provision	204	181	169
Total COVID 19 Provision held	320	181	169
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1485	1246	1185

PCR at 99.33% (Dec 2025) – consistently above 99% since Sep 2023

(Rs.Crore)

Particulars	Dec-24	Sep-25	Dec-25
Gross Advances	214076	235988	244641
Gross NPAs	7635	6242	6281
Gross NPAs as % of Gross Advances	3.57	2.65	2.57
Total Provisions held (including NCLT Provision)	7269	5768	5856
Net Advances	206807	230220	238786
Net NPAs	365	474	425
Net NPAs as % of Net Advances	0.18	0.21	0.18
Provision Coverage Ratio as per RBI Guidelines	99.47	99.26	99.33

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	749	377	371	50%
-of which 100% provided	212	212	-	100%
Doubtful-1 Assets	435	381	54	88%
-of which 100% provided	198	198	-	100%
Doubtful-2 Assets	643	643	-	100%
Doubtful-3 Assets	610	610	-	100%
Loss Assets	3844	3844	-	100%
Total	6281	5856	425	93%

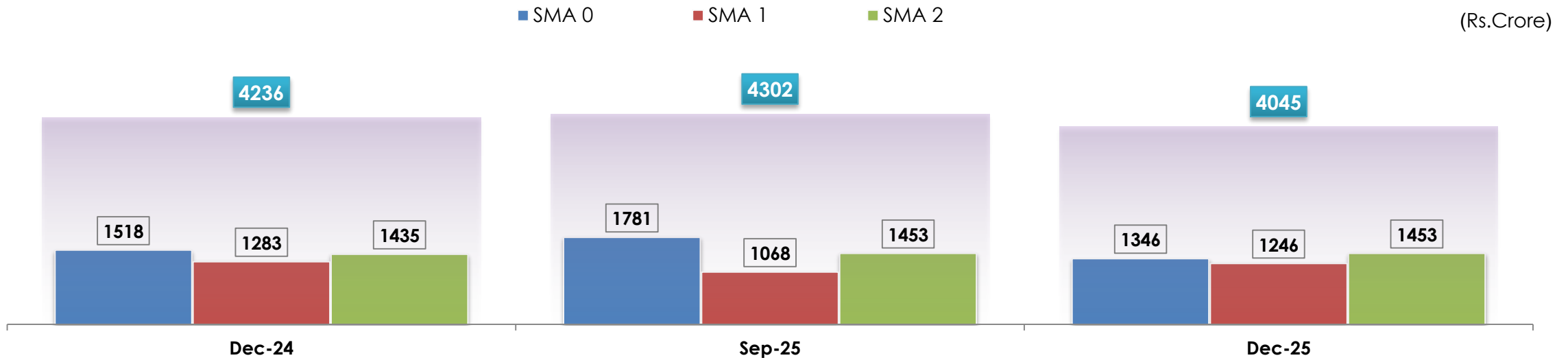
Technical Write Off	Amount
Corporate TWO	52901
Retail TWO	4206
Total TWO	57107

Excluding TWO provision

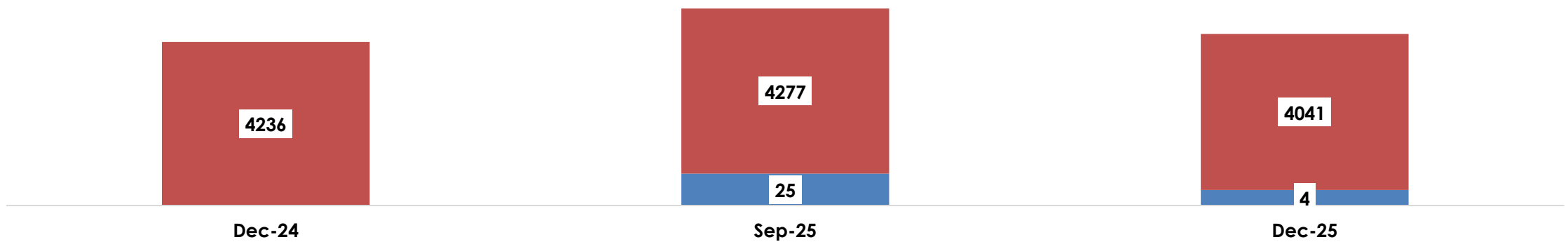
Out of total GNPA of Rs.6281 crore, Rs.5507 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.62614 crore

DESCRIPTION	(Rs.Crore)			
	Q3 FY 25	Q2 FY 26	Q3 FY 26	FY25
Opening Balance	7653	6385	6242	8917
Add:				
a. First Time NPA	463	409	367	1621
b. Increase in existing NPA	61	50	4	303
Less:				
c. Settled	212	196	169	2195
d. Up-gradation	133	186	151	826
e. Written off	196	220	12	1124
Closing Balance	7635	6242	6281	6695
Increment	(18)	(143)	39	(2222)
FTNPA on Net Basis \$	407	367	314	1363
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	0.81	0.69	0.55	0.73
Credit Cost (%) (Annualized)	0.20	0.07	0.15	-ve

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.



■ Corporate ■ Retail



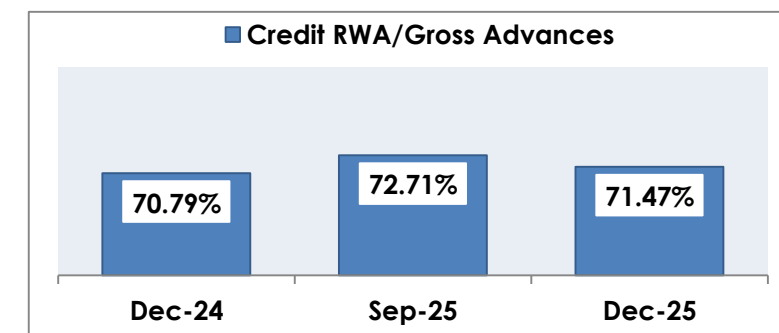
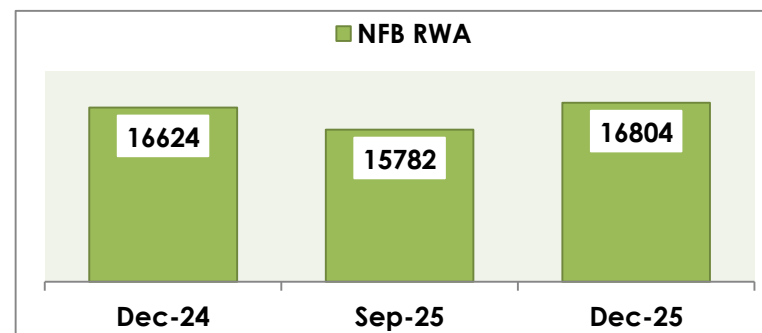
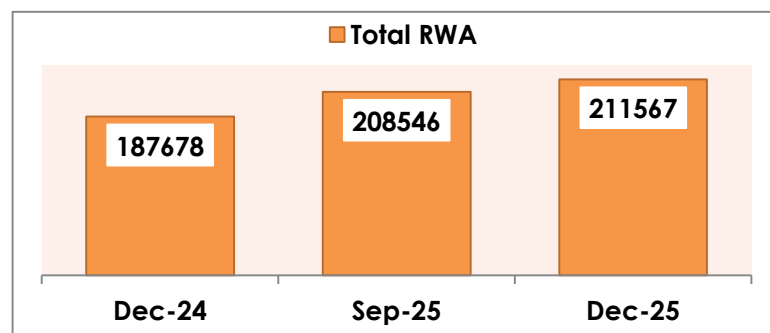
SMA includes NFB of Rs.3 cr, Rs.5 cr and Rs.4 cr as on Dec 31, 2024, Sep 30, 2025 and Dec 31, 2025 respectively

Capital

(Rs.Crore)

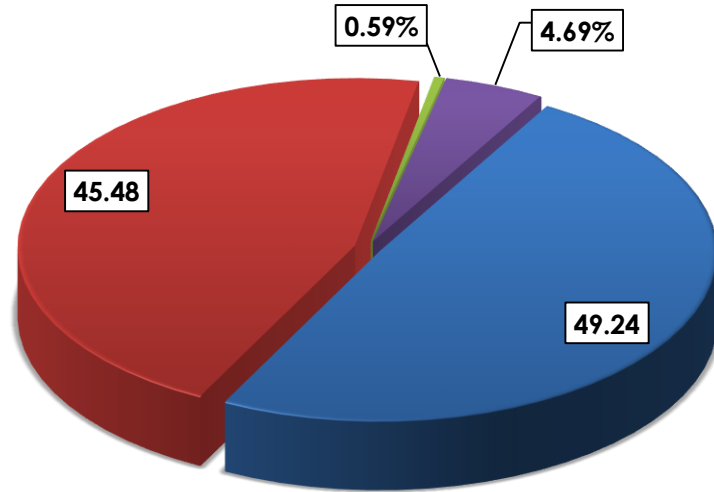
Particulars	Dec-24	Sep-25	Dec-25
CET 1+CCB (Rs.)	37363	49623	49776
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	37363	49623	49776
Tier 2 Capital (Rs.)	3880	3334	2341
Total Capital (Rs.)	41243	52957	52117
RWA (Rs.)	187678	208546	211567
Credit Risk	151557	171585	174846
Market Risk	8348	5956	5715
Operational Risk	27773	31006	31006
CET 1+CCB Ratio (%)	19.91	23.79	23.53
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	19.91	23.79	23.53
Tier 2 Ratio (%)	2.07	1.60	1.11
CRAR (%)	21.98	25.39	24.63
Leverage Ratio (%)	8.56	10.33	10.10

Transition Reserves eligible as CET 1 has not been considered while computing Capital Adequacy Ratios being un audited for Dec 2024.



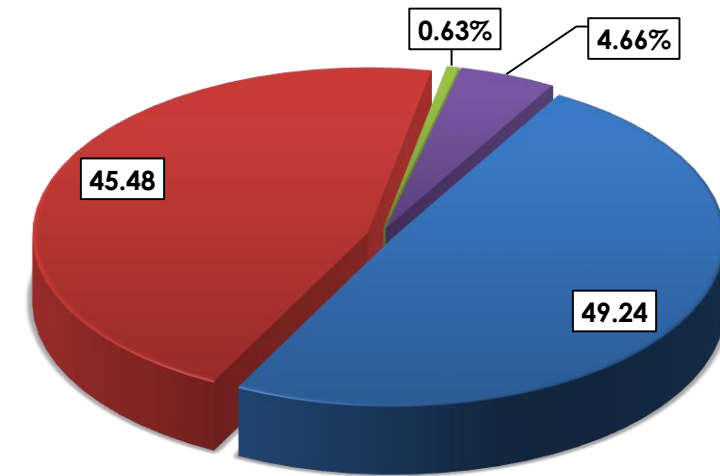
(Rs.Crore)

Dec 2024



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Dec 2025

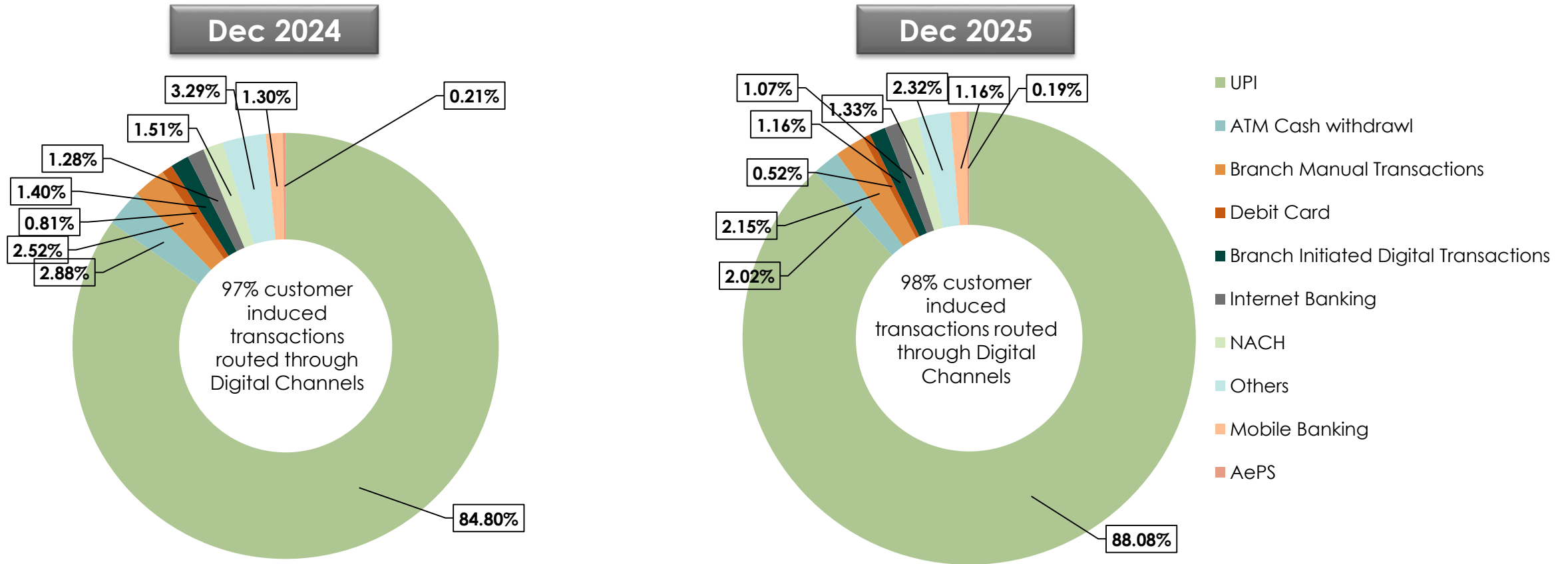


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Particulars	Dec-24	Dec-25
Book Value (Rs. per share)	Rs.42.77	Rs.54.41
Market Capitalisation	Rs.82,242	Rs.1,10,735
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.107.9/Rs.66.45	Rs.106.97/Rs.65.89
Closing Price (NSE) (Rs. per share)	Rs.76.49	Rs.102.99
Earning Per Share (EPS) (9 months)	5.08	7.04

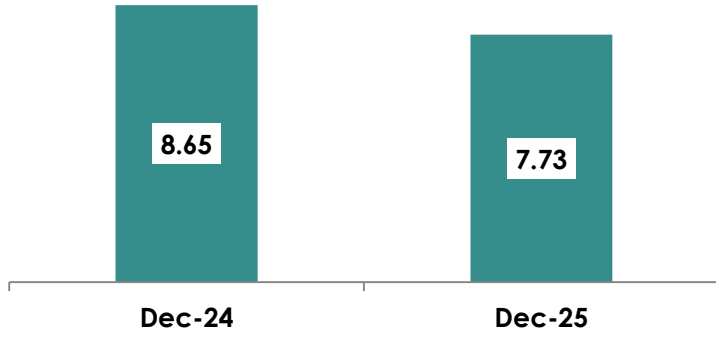
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

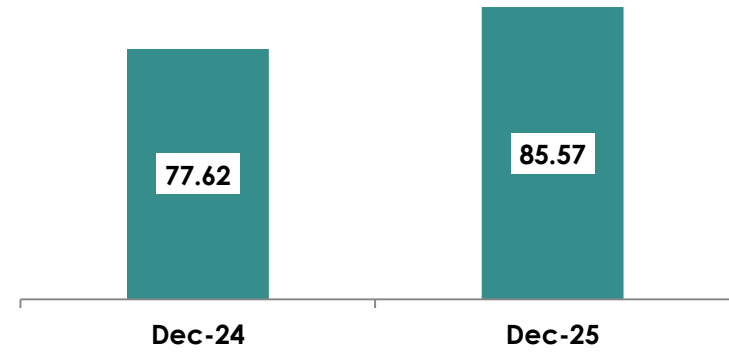


UPI continues as the preferred mode of transaction for Bank's customers.

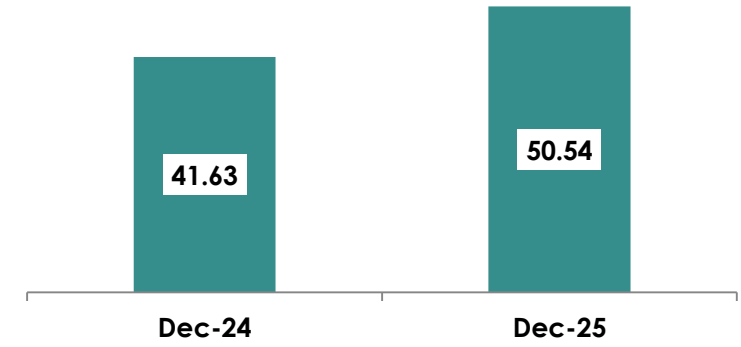
Internet Banking Users (In Lakhs)



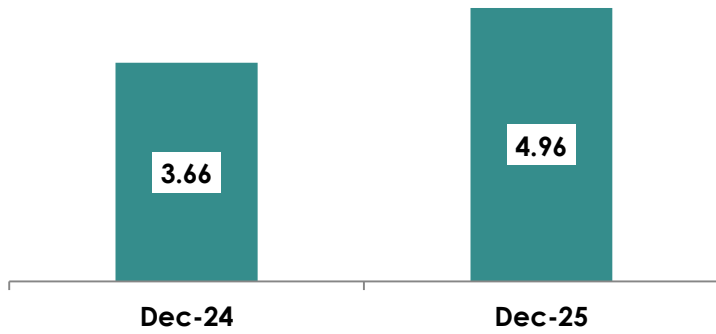
BHIM UPI Users (In Lakhs)



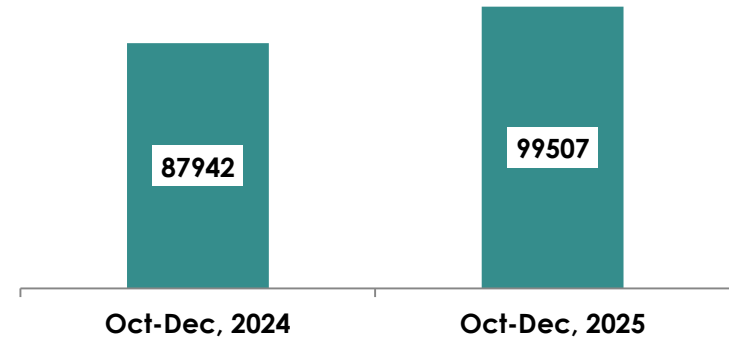
Mobile Banking Users (In Lakhs)



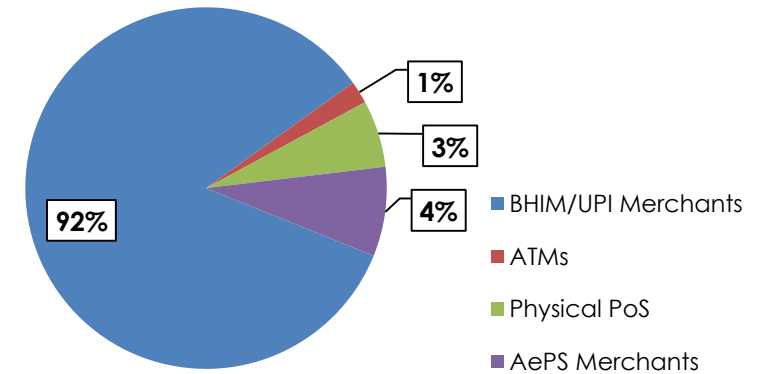
Merchant Base (In Lakhs)



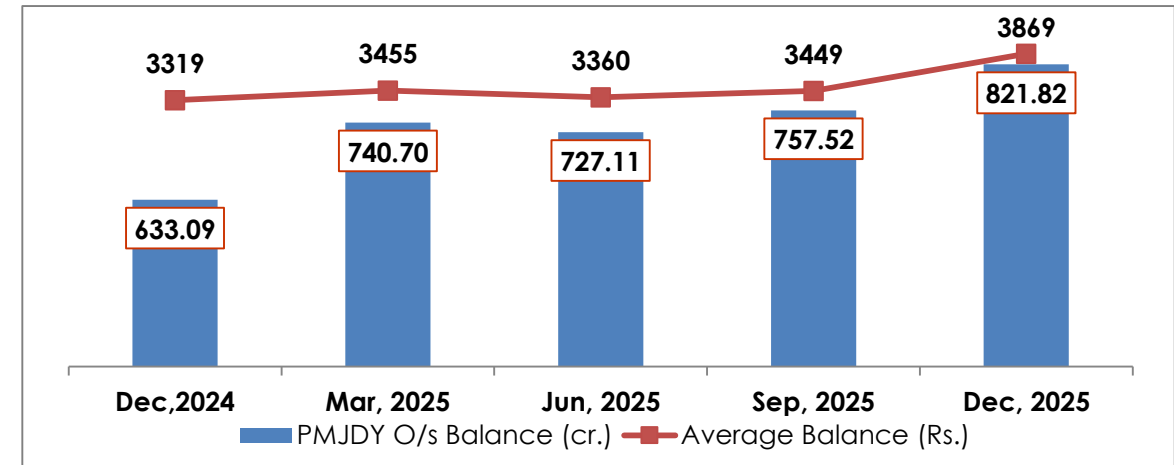
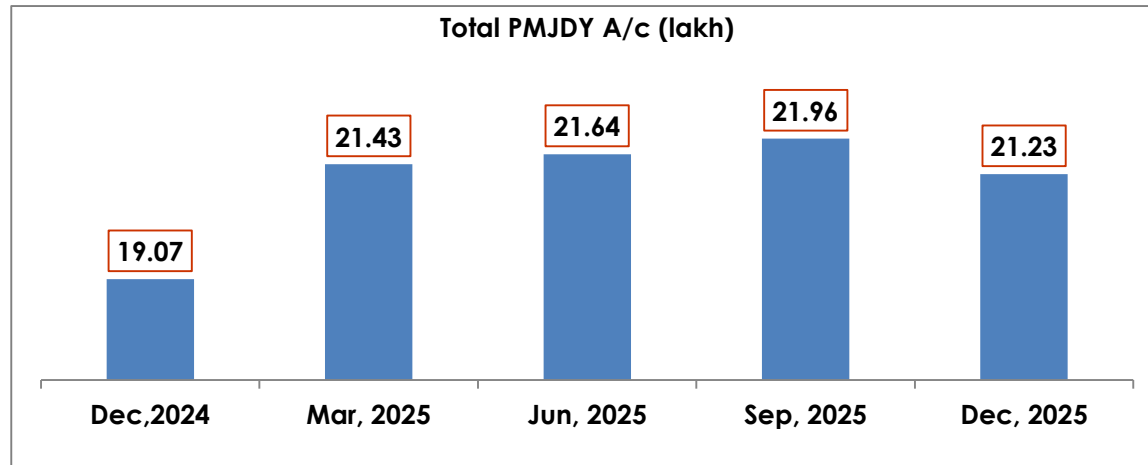
UPI Transactional Value (Rs.crore)



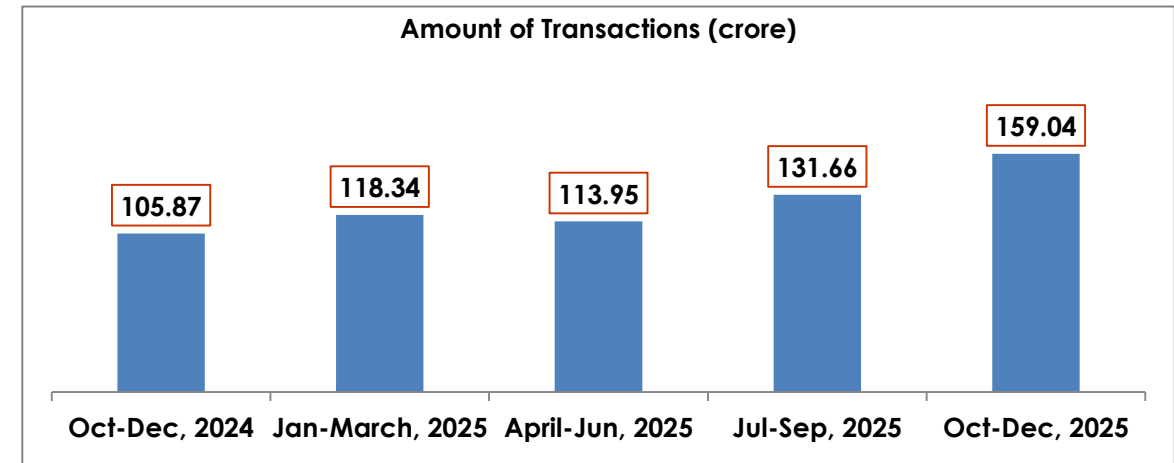
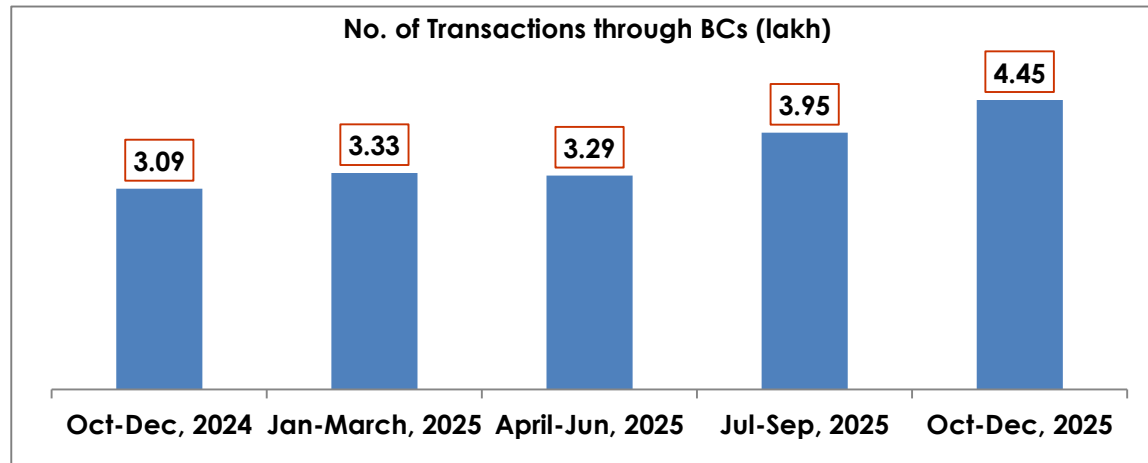
Payment Acceptance Channels



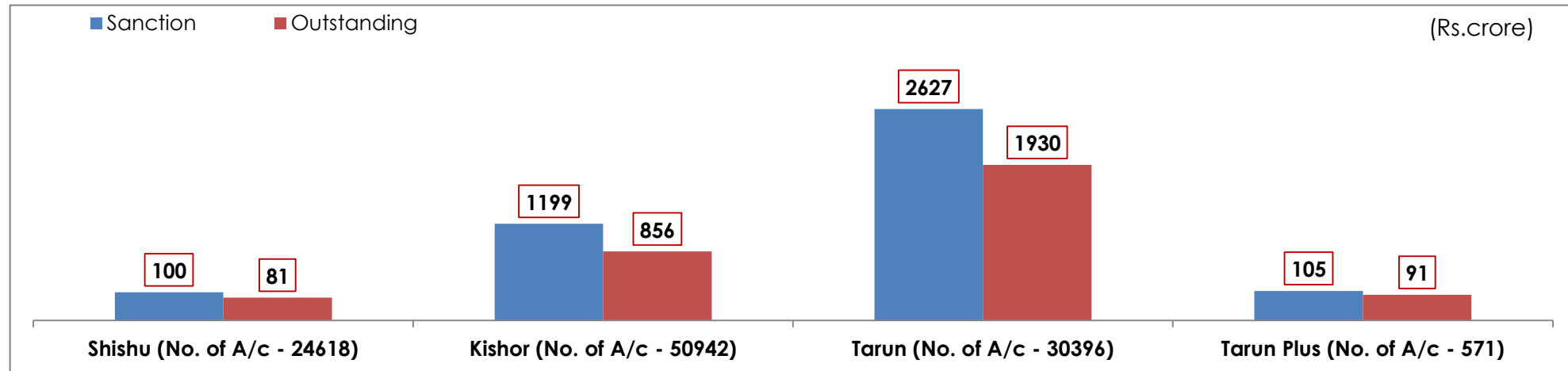
PMJDY



Transactions through Individual Business Correspondent (BCs)

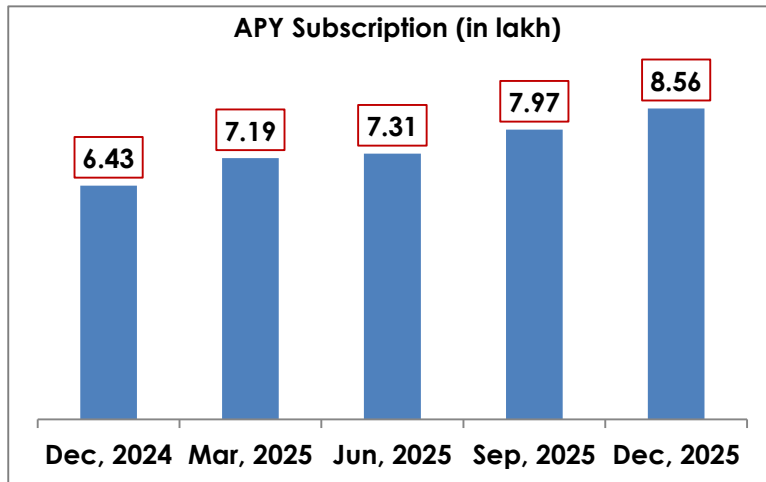


MUDRA Yojana as on Dec 31, 2025

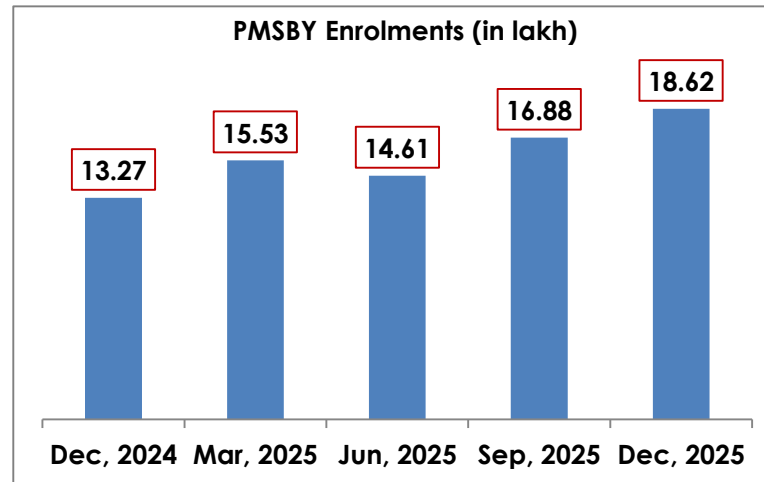


Active Enrolment under Social security Scheme as on Dec 31, 2025

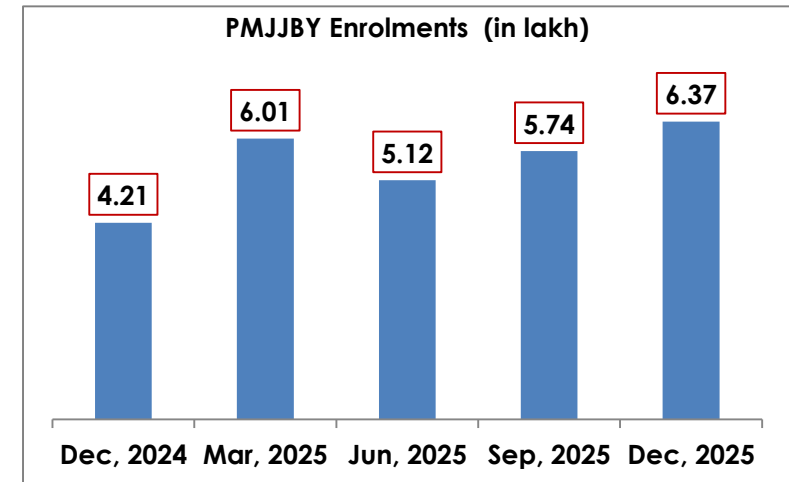
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



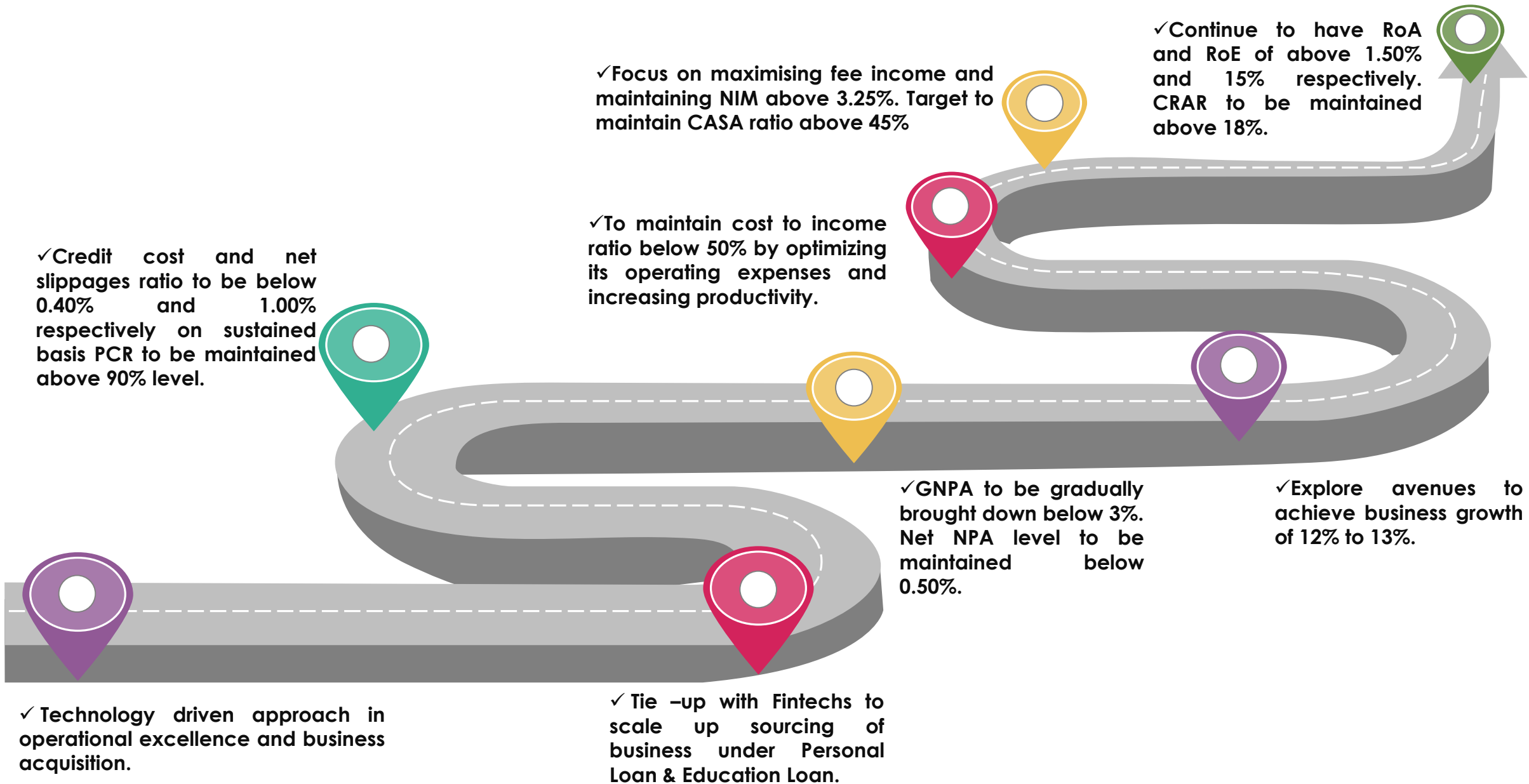
Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income 9M FY 2026	PAT 9M FY 2026	RoA 9M FY 2026	Net Worth 9M FY 2026
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	102.76 (94.87)	18.80 (15.85)	4.69% (4.38%)	379.94 (353.30)
IDBI Intech Ltd.	100	Technology Service Provider	119.68 (112.83)	6.92 (4.89)	6.00% (3.00%)	130.64 (122.44)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.09 (0.77)	-0.04 (0.55)	-2.35% (24.79%)	1.72 (2.19)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	10.15 (10.84)	6.75 (6.59)	2.99% (2.97%)	225.69 (221.81)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	82.54 (72.97)	46.81 (41.60)	11.74% (8.26%)	380.51 (348.80)

Figures in () are of previous period

Way Forward



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