INVESTORS PRESENTATION

FINANCIAL RESULTS
Q1 - FY 2026-27

July 18, 2026

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Table of Contents

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Highlights

Major Highlights for Q1 FY 2027 – Sustained Strong Performance

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PAT - Rs.2115 crore

PBT - Rs.2805 crore

Operating Profit - Rs.2168 crore

ROA – 1.89%

ROE – 14.80%

NII - Rs.3486 crore

NIM – 3.61%

[Core NIM – 3.34%]

Total RWA - Rs.230728 crore

Total CRAR - 26.92%

Tier 1 Capital – 26.38%

Yield on advances – 8.46%

Cost of deposit – 4.59%

Cost of funds – 4.68%

Net Adv. - Rs.258968 crore

Deposit - Rs.325757 crore

CASA ratio – 43.64%

Net NPA – 0.16%

GNPA – 2.30%

PCR – 99.31%

Key Metrics for Q1 FY 2027

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Profitability - Operating momentum

- PAT at Rs.2115 crore, grew by 5% YoY
- PBT at Rs.2805 crore, grew by 11% YoY
- Operating Profit at Rs.2168 crore, decreased by 8% YoY
- NII at Rs.3486 crore grew by 10% YoY
- NIM at 3.61% decreased by 7 bps YoY
- ROA at 1.89%, decreased by 12 bps YoY
- ROE at 14.80% decreased by 311 bps YoY

Business Performance - Focus on Granularity

- Total Deposits at Rs.325757 crore grew by 10% YoY. CASA ratio at 43.64%. CASA at Rs.142162 crore
- Net Advances at Rs.258968 crore grew by 22% YoY
- Retail Net Advances at Rs.180936 crore and grew by 22% YoY
- SRA at Rs.109346 crore grew by 12% YoY
- Saving Deposits at Rs.90808 crore grew by 10% YoY. Retail Deposits at Rs.111650 crore grew by 9% YoY

Key Metrics for Q1 FY 2027 (contd.)

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Asset Quality - Improving Trend

- Net NPA at 0.16%, reduction of 5 bps YoY
- GNPA at 2.30%, reduction of 63 bps YoY
- PCR stood at 99.31%
- SMA to standard advance stood at 1.74% against 2.24% as on June 2025

Capital - Adequately Capitalised

- Tier 1 Capital at 26.38%, up by 267 bps YoY
- Total CRAR at 26.92%, up by 153 bps YoY
- Total RWA stood at Rs.230728 crore

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY26
	Jun-25	Mar-26	Jun-26	YoY%	QoQ%	
Interest Income	7021	7798	7541	7	(3)	28997
Interest Expenses	3855	3947	4055	5	3	15486
Net Interest Income	**3166**	**3851**	**3486**	**10**	**(9)**	**13512**
Other Income	1437	1611	1032	(28)	(36)	6746
Net Total Income	**4603**	**5462**	**4518**	**(2)**	**(17)**	**20258**
Operating Expenses	2249	2419	2350	4	(3)	9420
-Employee Cost	1092	1079	1119	2	4	4358
-Other Operating Cost	1157	1340	1231	6	(8)	5062
Operating Profit	**2354**	**3043**	**2168**	**(8)**	**(29)**	**10838**
Provisions & Contingencies (Excl. Tax)	(179)	285	(637)	255	(323)	(1088)
Profit/(Loss) Before Tax	**2534**	**2758**	**2805**	**11**	**2**	**11926**
Tax	526	815	689	31	(15)	2413
Profit/(Loss) After Tax	**2007**	**1943**	**2115**	**5**	**9**	**9513**

Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		FY26
	Jun-25	Mar-26	Jun-26	YoY%	QoQ%	
Interest Income						
Interest on Advances	4771	5040	5231	10	4	19403
Interest on Investments	2032	2139	2023	-	(5)	8191
Interest balances with RBI & Other Inter Bank Funds	188	281	257	36	(9)	965
Other Interest Income	30	339	30	-	(91)	439
- of which Interest on Income Tax Refund	*-*	*316*	*9*	*-*	*(97)*	*329*
Interest Income	**7021**	**7798**	**7541**	**7**	**(3)**	**28997**
Interest Expense						
Interest paid on Deposits	3481	3530	3685	6	4	13962
Interest on RBI / inter bank borrowings	91	124	73	(19)	(41)	382
Interest paid on Borrowings	284	293	297	5	1	1142
Total Interest Expenses	**3855**	**3947**	**4055**	**5**	**3**	**15486**
Net Interest Income	**3166**	**3851**	**3486**	**10**	**(9)**	**13512**
NIM %	**3.68**	**4.15**	**3.61**	**(7) bps**	**(54) bps**	**3.77**
Core NIM %	3.36	3.34	3.34	(2) bps	-	3.33

Core NIM = NIM excluding interest on Income Tax refund and interest income from NPA & TWO accounts and NPI investments.

Other Income

(Rs.Crore)

Particulars	Quarter ended			Variance		FY26
	Jun-25	Mar-26	Jun-26	YoY%	QoQ%	
Commission, exchange and brokerage	484	696	574	19	(18)	2295
Profit/ (Loss) on sale of investments	314	130	117	(63)	(10)	2629
Profit/(Loss) on revaluation of investments (net)	289	163	51	(82)	(69)	166
Profit/(Loss) on Forex	122	202	47	(62)	(77)	680
Dividend Income	-	-	-	-	-	17
Recovery from W/O cases	214	371	230	8	(38)	880
Misc. Income	15	48	13	(14)	(73)	78
Other Income	**1437**	**1611**	**1032**	**(28)**	**(36)**	**6746**

Provisions & Contingencies

(Rs.Crore)

Particulars	Quarter ended			FY26
	Jun-25	Mar-26	Jun-26	
Depreciation on Investment	191	198	(703)	(39)
Provision – NPAs	(385)	(1148)	(522)	(2716)
Provision – Standard Assets	(439)	259	401	(1021)
Provision - Restructured Assets	(43)	(4)	(16)	(59)
Income Tax	526	815	689	2413
Bad Debts Written off	502	1023	728	2852
Other Provisions	(5)	(44)	(525)	(105)
Total	**347**	**1100**	**53**	**1324**

Yield Ratios (Cumulative)

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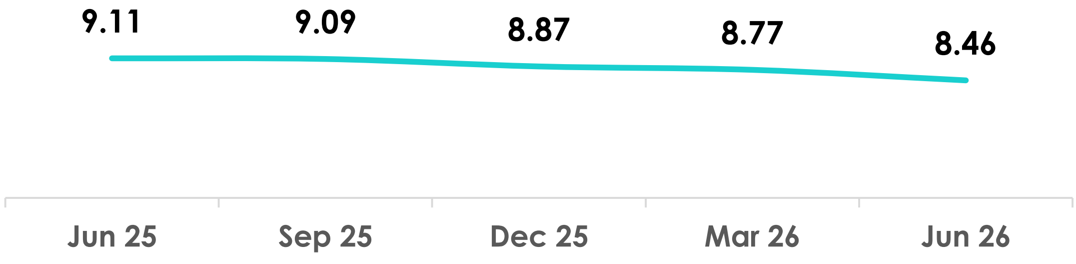
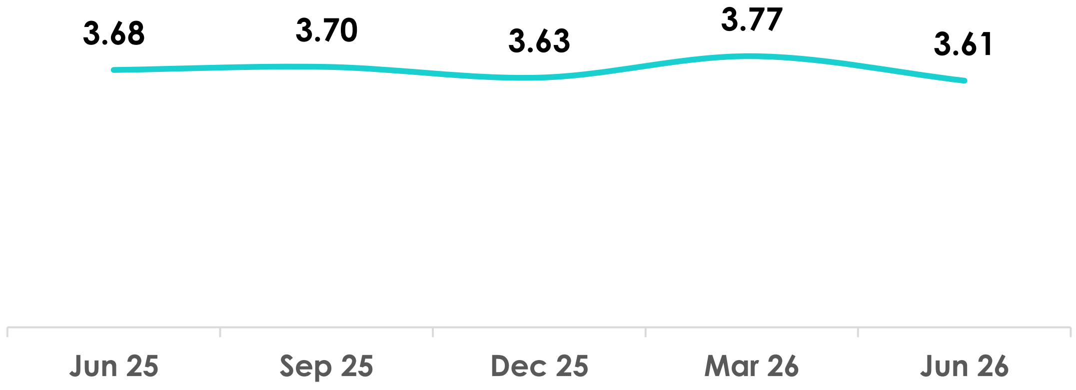
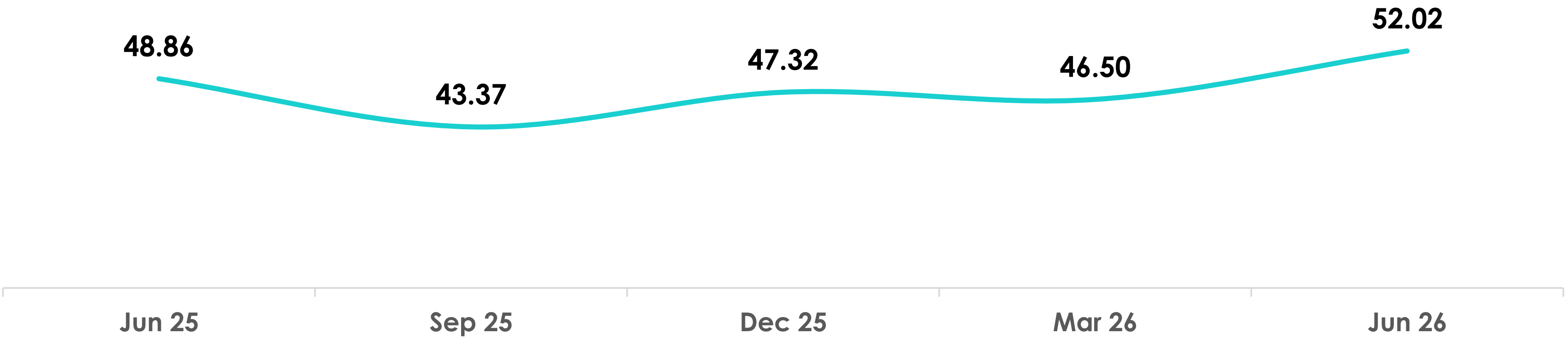
Yield on Advances



NIM

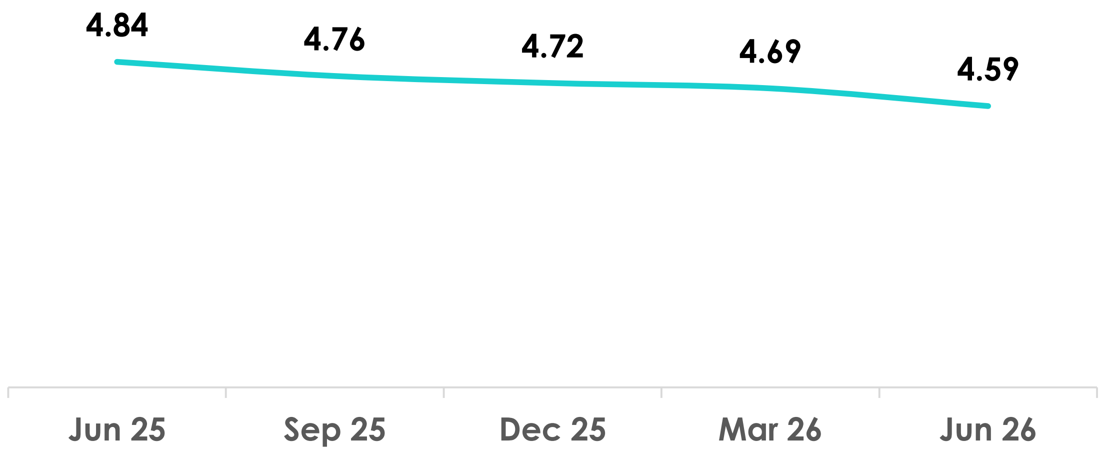


Cost to Income Ratio

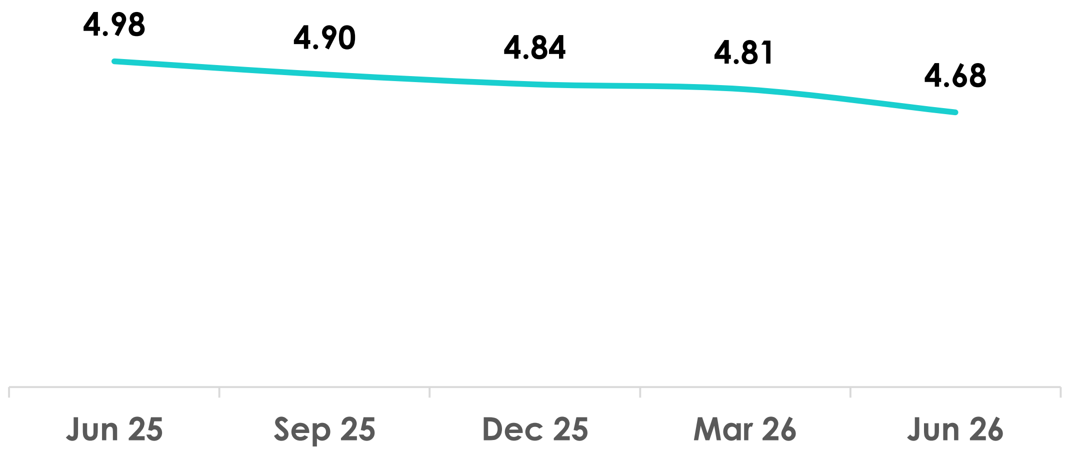


Cost of Deposits & Cost of Funds (Cumulative)

Cost of Deposits



Cost of Funds



Business Performance

Balance Sheet

(Rs.Crore)

As at	Jun-25	Mar-26	Jun-26
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	51614	56885	58958
Deposits	296782	347163	325757
Borrowings	22388	28055	26092
Other Liabilities & Provisions	21583	23705	22944
Total	**403120**	**466560**	**444504**
ASSETS			
Cash & Balance with RBI	18057	33230	13283
Bal. with banks & money at call	14931	23607	13516
Investments	126903	128011	131674
Advances	211907	253626	258968
Fixed Assets	12088	9760	9698
Other Assets	19234	18324	17365
Total	**403120**	**466560**	**444504**

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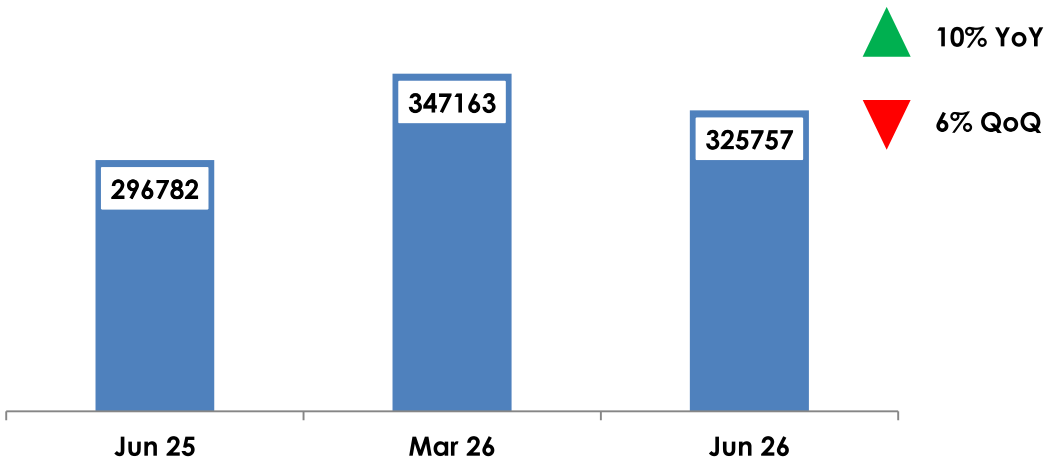
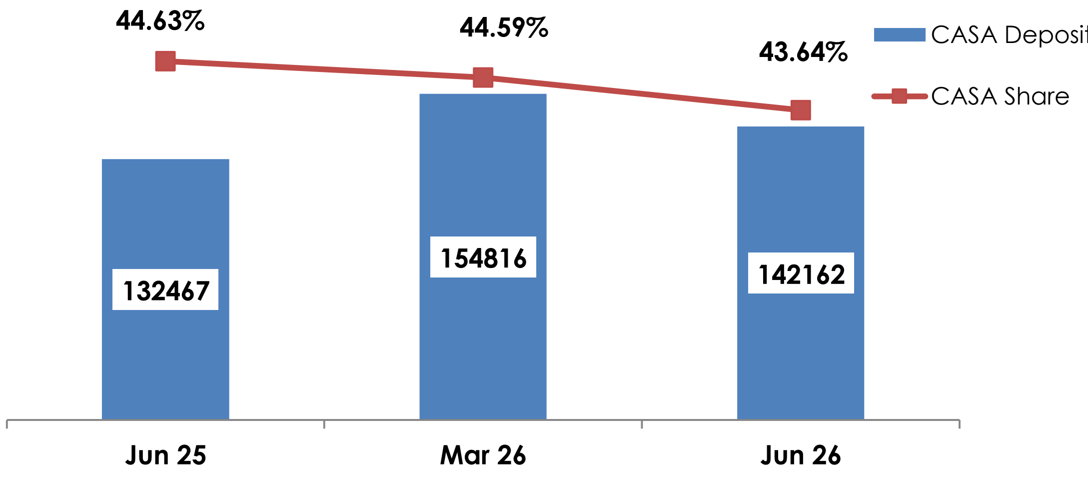
(Rs.Crore)

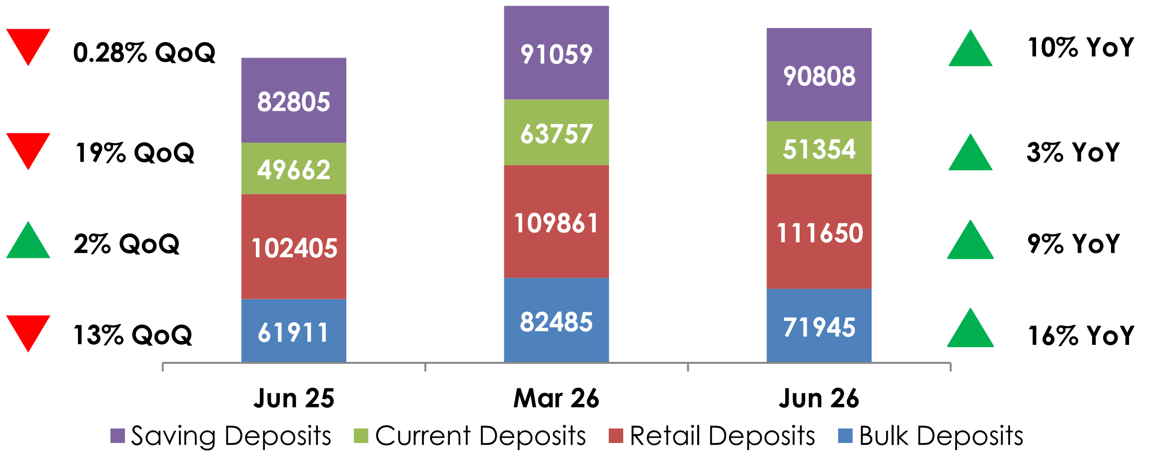
Total Deposit



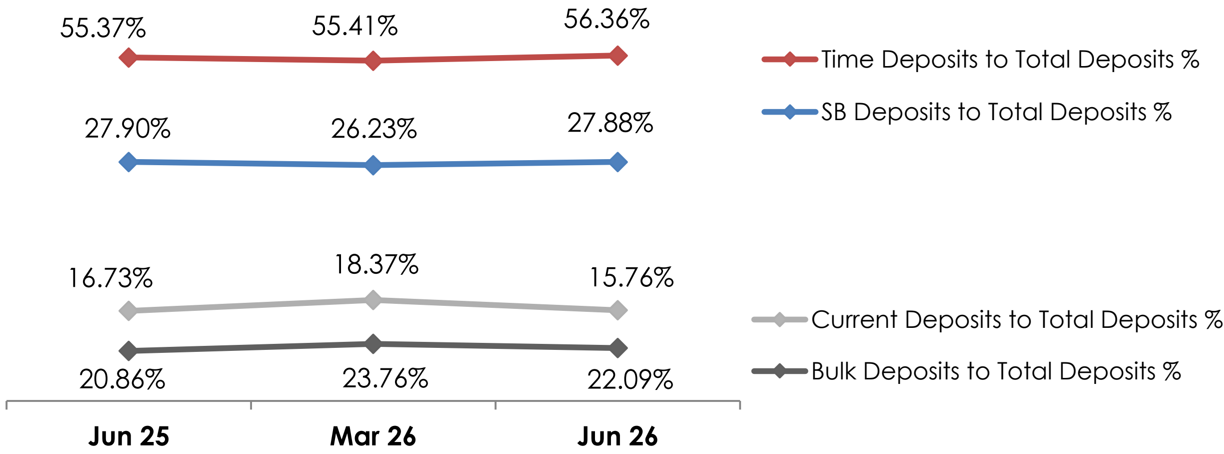
CASA



Deposit Mix



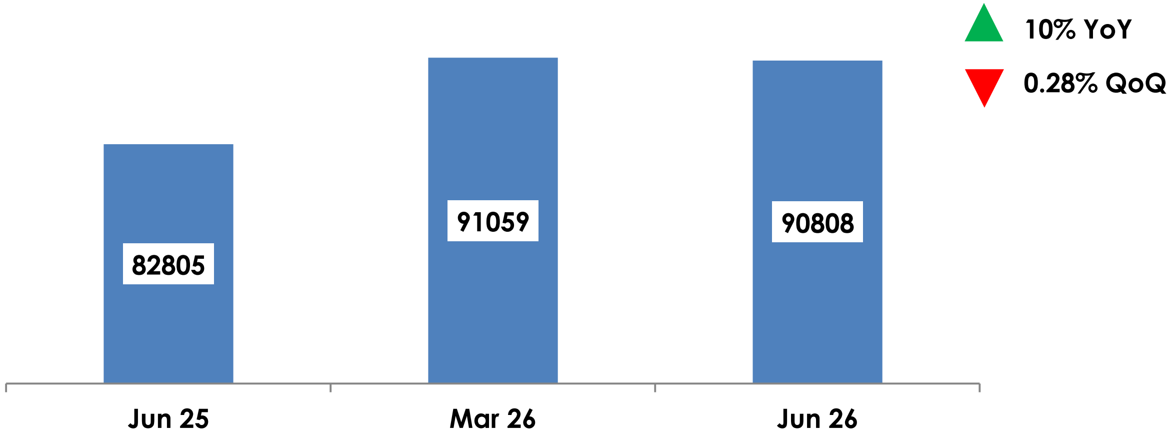
Deposit Mix



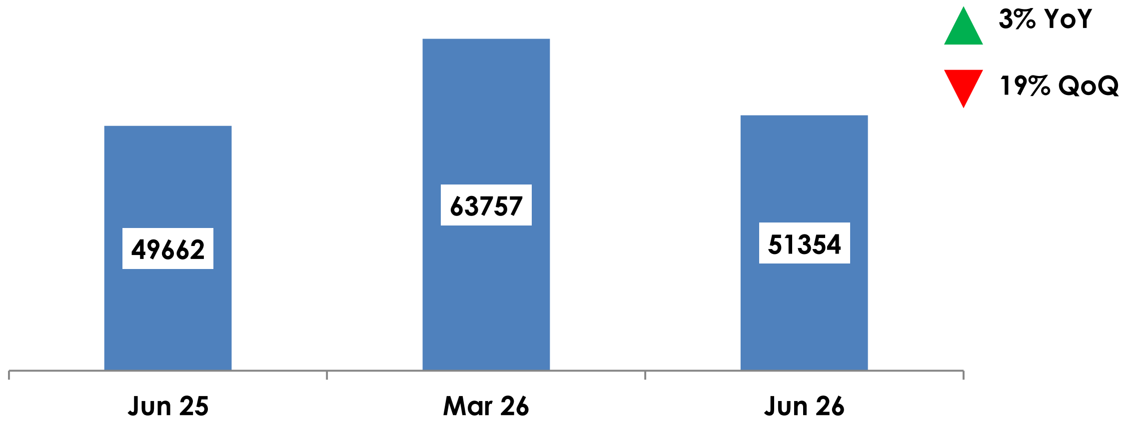
Business Performance

(Rs.Crore)

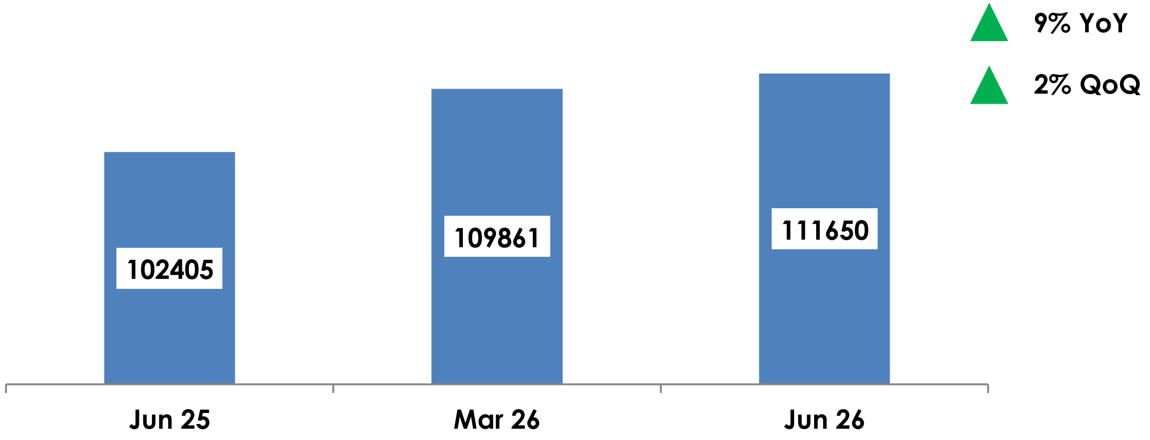
Saving Deposits



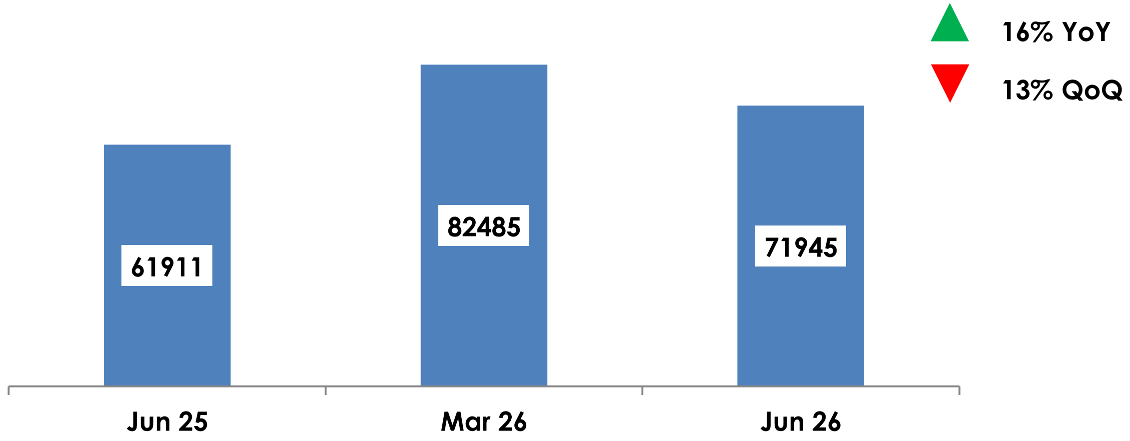
Current Deposits



Retail Deposits



Bulk Deposits



Business Performance and Advances

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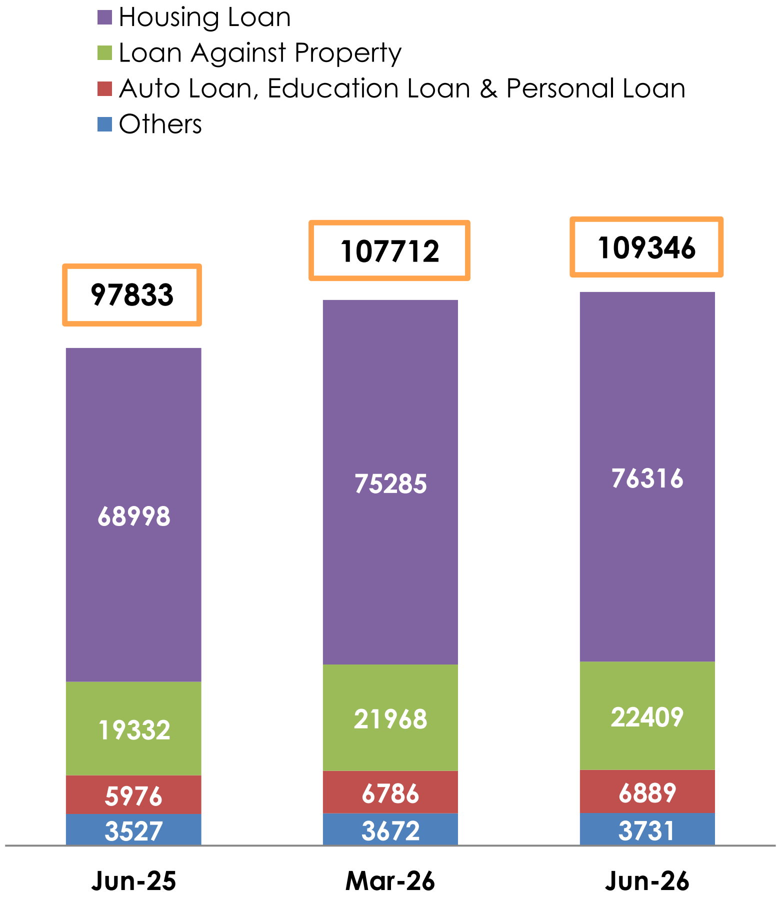
Gross Advances as on June 26 – Rs.264632 crore

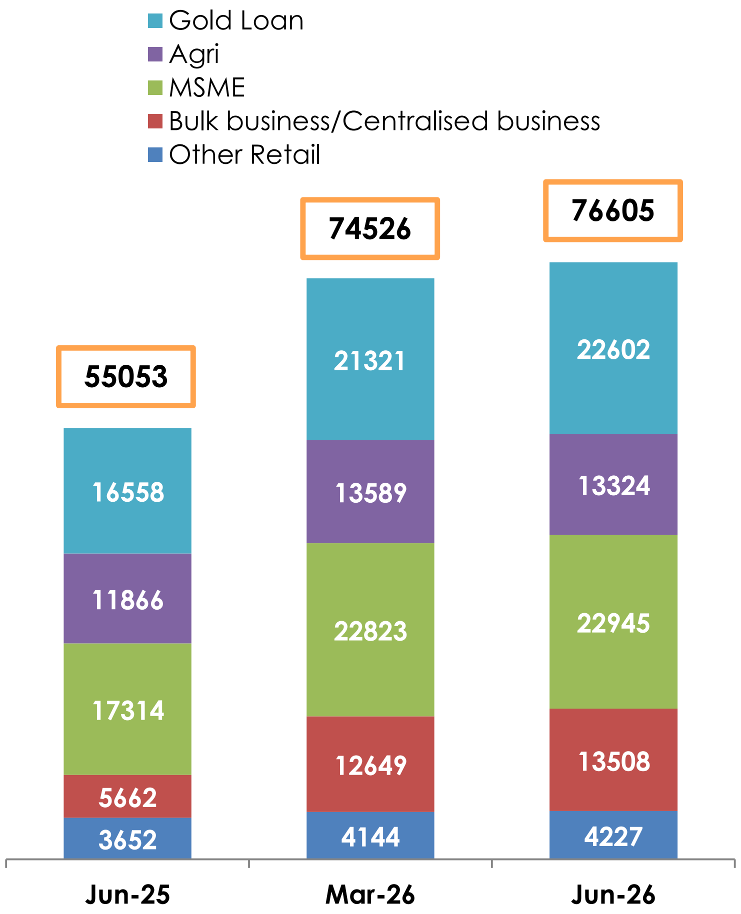
(Rs.Crore)

Structured Retail Advances



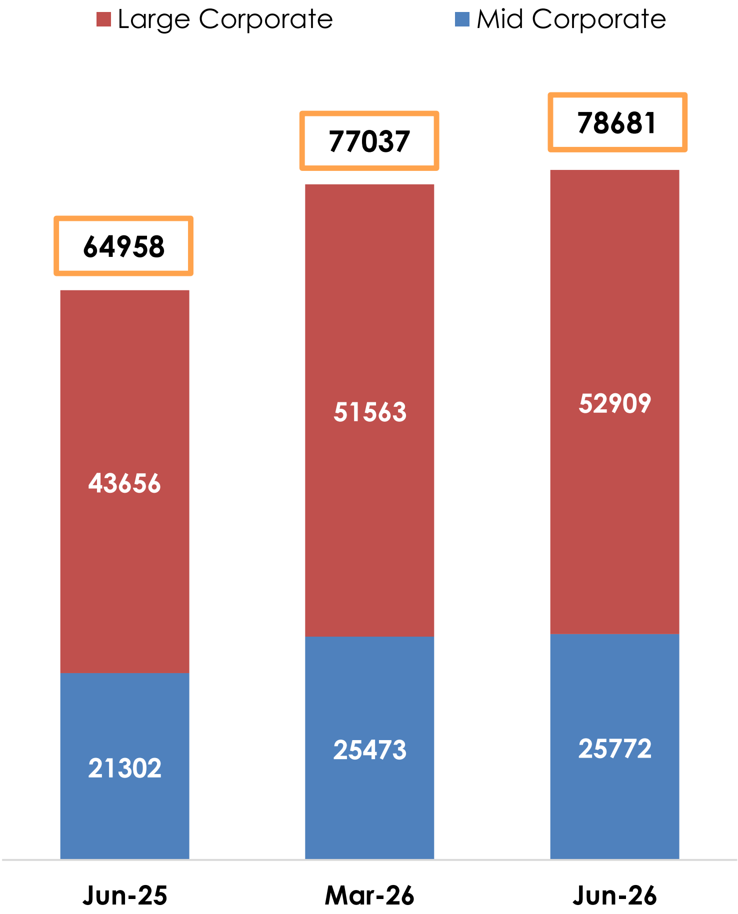
Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance.
The HL Co-Lending business has been shifted from SRA to PSG in March 2026.

Non-Structured Retail Advances



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

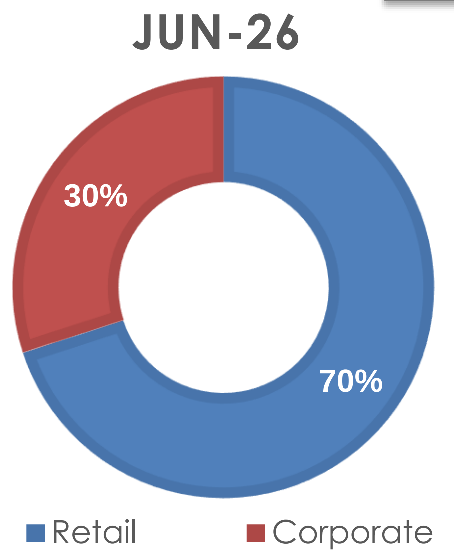
Corporate Advances

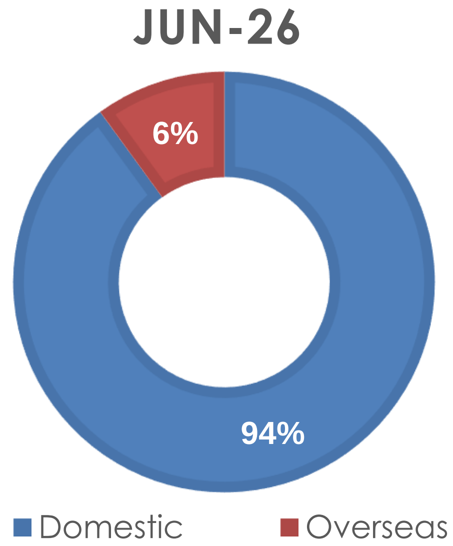


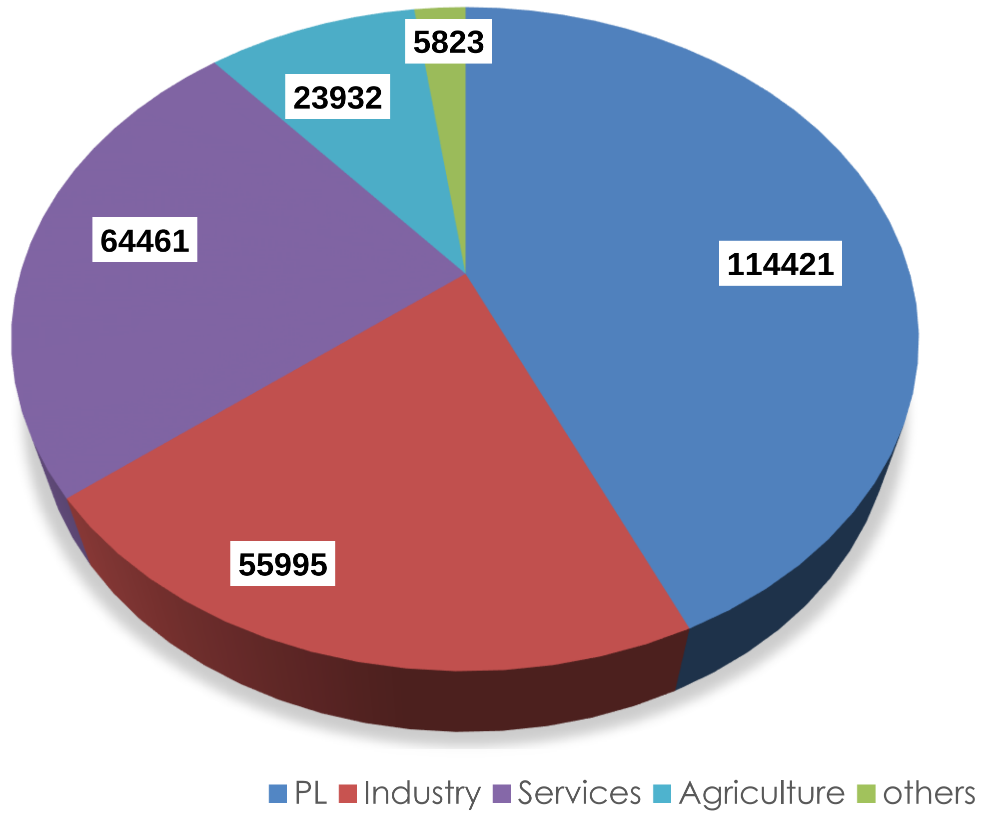
Basis: Product Wise

Advances Composition

Gross Advances as on June 26 – Rs.264632 crore





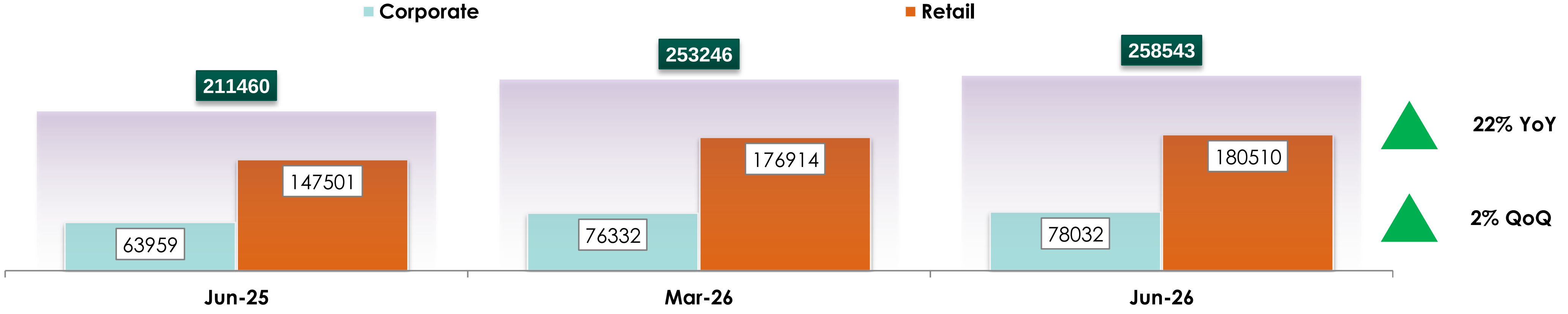


Basis: Occupation Code

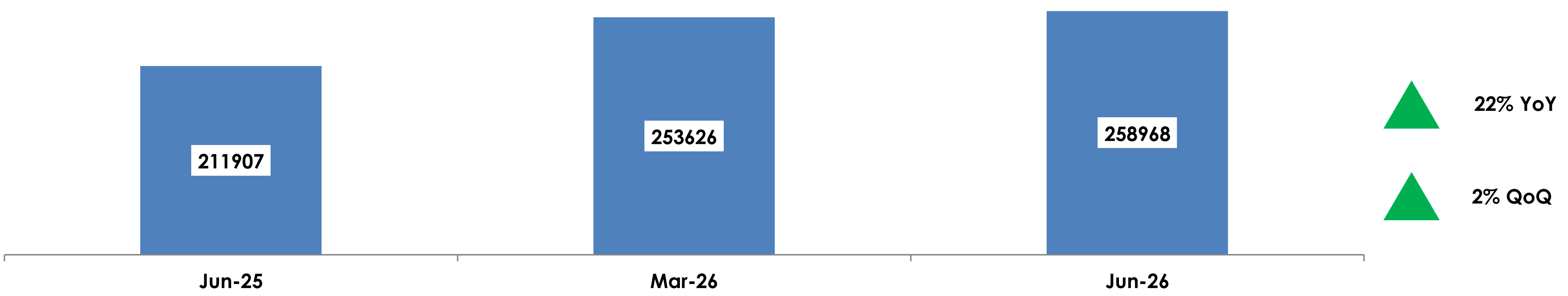
Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)

Standard Gross Advances



Net Advances



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(₹Crore)

	Particulars	Jun 25		Mar 26		Jun 26		Growth over March-26
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	200898		225915		222952		
	Priority Sector Advances (a+b+c)	85960	42.79	99742	44.15	102119	45.80	2377
(a)	Agriculture (i+ii+iii+iv)	37256	18.54	41073	18.18	43490	19.51	2417
	(i) Non-Corporate Farmers (NCF)	32287	16.07	35357	15.65	37926	17.01	2569
	(i.i) of which SFMF	21978	10.94	20078	8.89	23460	10.52	3382
	(i.i.i) of which PSLC net (SFMF)	10000	4.98	8200	3.63	9500	4.26	1300
	(ii) Other Agri	2446	1.22	3917	1.73	4029	1.81	112
	(iii) RIDF	2523	1.26	1799	0.80	1534	0.69	(265)
	(iv) PSLC net (Agri)	-	-	-	-	-	-	-
(b)	MSME (Micro, Medium & Small Enterprises)	23717	11.81	34626	15.33	34088	15.29	(538)
	(i) of which Micro Enterprises	15248	7.59	23193	10.27	22820	10.24	(373)
(c)	Other Priority Sector Advances (i+ii+iii+iv)	24987	12.44	24043	10.64	24542	11.01	499
	(i) Housing	24159	12.03	22929	10.15	23502	10.54	573
	(ii) Education	802	0.40	792	0.35	774	0.35	(18)
	(iii) Others	26	0.01	322	0.14	266	0.12	(56)
	(iv) PSLC Net (General)	-		-		-		

Basis: Sector Wise

Treasury Operations

Investments

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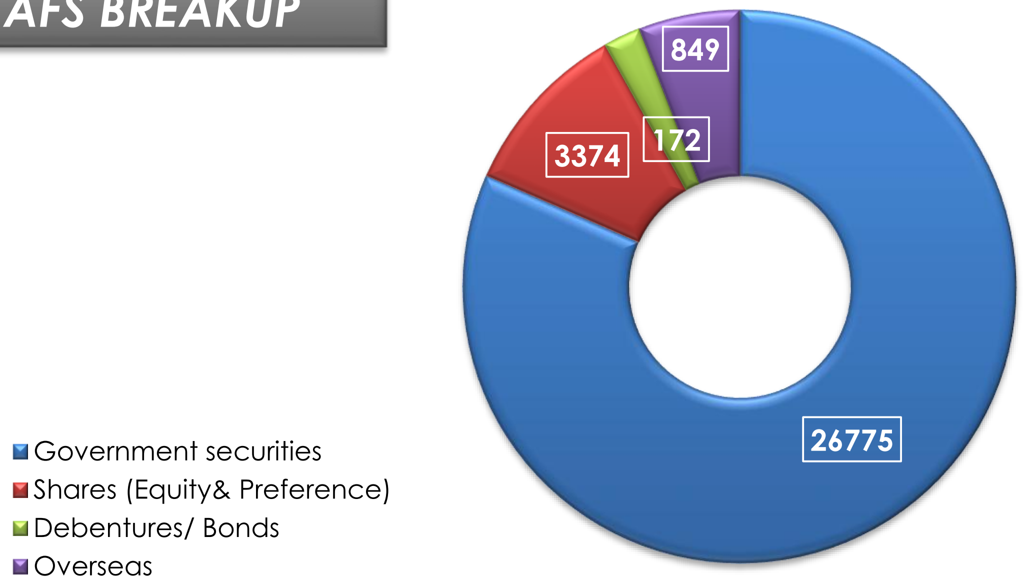
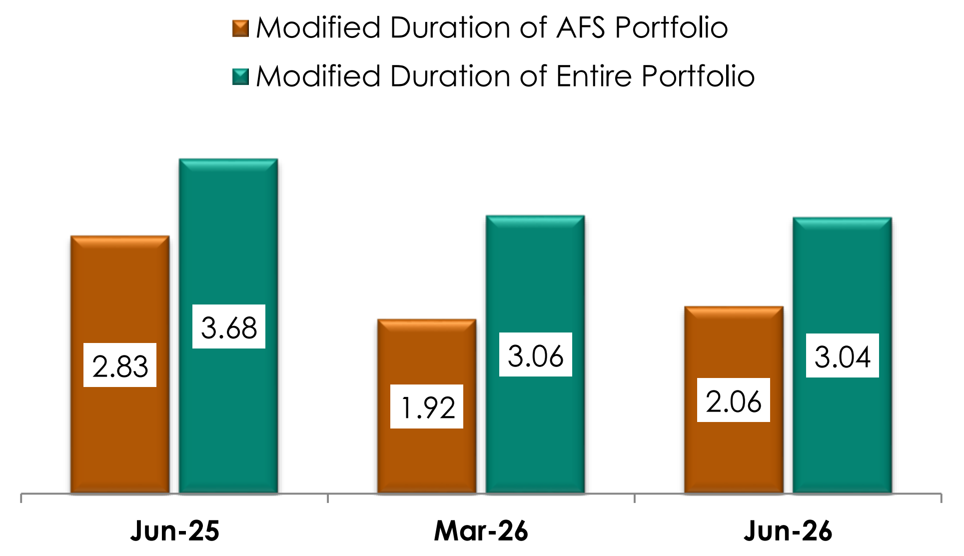
AFS BREAKUP



(Rs.Crore)

Category	Jun-25	Mar - 26	Jun-26
HTM	77175	75956	74335
AFS	28097	33510	31170
HFT (FVTPL – HFT since April 1, 2024)	20888	17737	25351
FVTPL - Non HFT	399	474	484
SJA	344	334	334
Total	**126903**	**128011**	**131674**

Category	Jun-25	Mar-26	Jun-26
SLR	90154	90050	85907
Non SLR	41701	41981	49178
Non SLR (Overseas)	485	943	849
Non SLR (SASF)	-	-	-
TOTAL	**132340**	**132974**	**135934**
Less: Provision	5437	4963	4260
Net Investments	**126903**	**128011**	**131674**



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Jun-25	Mar-26	Jun-26
COVID Provision	-	-	-
COVID Restructuring Provision	191	167	158
Total COVID 19 Provision held	**191**	**167**	**158**
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1319	1139	1054

Asset Quality

PCR at 99.31% (June 2026) – consistently above 99% since Sep 2023

(Rs.Crore)

Particulars	Jun-25	Mar-26	Jun-26
Gross Advances	217844	259274	264632
Gross NPAs	**6385**	**6028**	**6090**
Gross NPAs as % of Gross Advances	2.93	2.32	2.30
Total Provisions held (including NCLT Provision)	5937	5648	5664
Net Advances	211907	253626	258968
Net NPAs	**447**	**380**	**425**
Net NPAs as % of Net Advances	0.21	0.15	0.16
Provision Coverage Ratio as per RBI Guidelines	99.31	99.39	99.31

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	793	425	368	54
-of which 100% provided	251	251	-	100
Doubtful-1 Assets	470	412	58	88
-of which 100% provided	223	223	-	100
Doubtful-2 Assets	621	621	-	100
Doubtful-3 Assets	579	579	-	100
Loss Assets	3628	3628	-	100
Total	6090	5664	425	93

 # Excluding TWO provision

Technical Write Off	Amount
Corporate TWO*	51396
Retail TWO	4158
Total TWO	**55555**

****Includes Rs.15752 crs. (258 cases) as on March 2026, pertaining to accounts that have been resolved/ settled, but are continued as TWO solely for pursuing recovery through enforcement of personal / corporate guarantees.***

Out of total GNPA of Rs.6090 crore, Rs.5301 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.60856 crore

NPA Movement

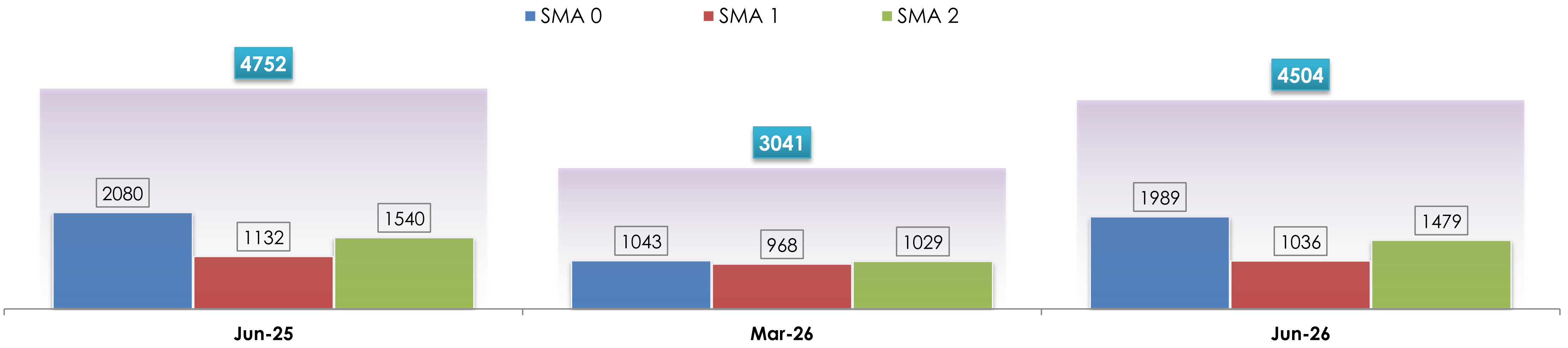
(Rs.Crore)

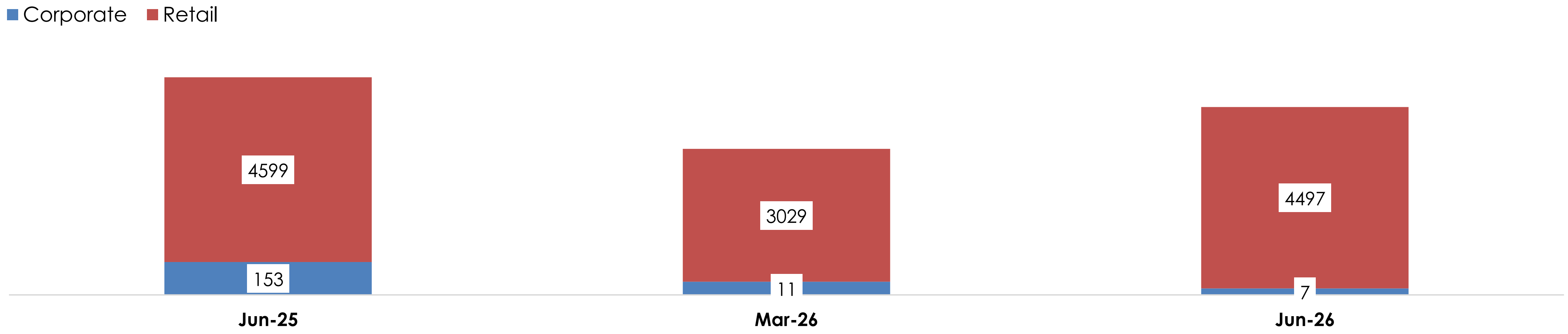
DESCRIPTION	Q1 FY 26	Q4 FY 26	Q1 FY 27	FY26
Opening Balance	**6695**	**6281**	**6028**	**6695**
Add:				
a. First Time NPA	504	297	442	1577
b. Increase in existing NPA	45	23	15	122
Less:				
c. Settled	207	279	93	851
d. Up-gradation	115	181	102	633
e. Written off	538	113	201	883
Closing Balance	**6385**	**6028**	**6090**	**6028**
Increment	(311)	(253)	62	(667)
FTNPA on Net Basis $	438	251	381	1370
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) $	0.80	0.42	0.60	0.63
Credit Cost (%) (Annualized)	0.14	-ve	0.29	0.03

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

SMA Position

(Rs.Crore)





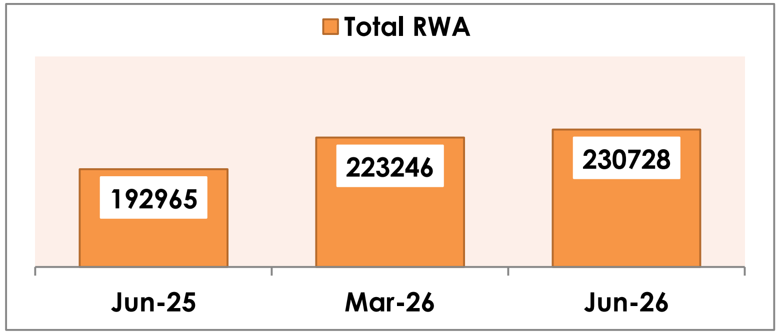
SMA includes NFB of Rs.74 cr, Rs. 7cr and Rs.8 cr as on Jun 30, 2025, Mar 31, 2026 and Jun 30, 2026 respectively

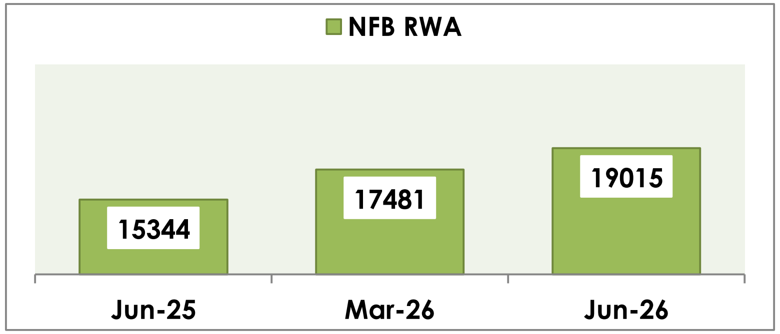
Capital

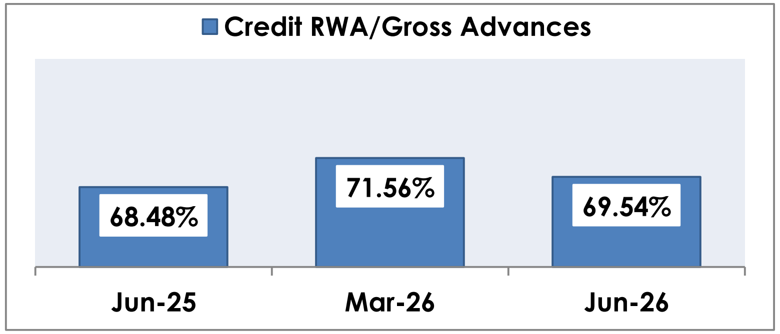
Capital Adequacy

(Rs.Crore)

Particulars	Jun-25	Mar-26	Jun-26
CET 1+CCB (Rs.)	45758	57052	60872
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	45758	57052	60872
Tier 2 Capital (Rs.)	3228	2446	1234
Total Capital (Rs.)	**48986**	**59498**	**62106**
RWA (Rs.)	**192965**	**223246**	**230728**
Credit Risk	149175	185557	184027
Market Risk	12784	6683	14287
Operational Risk	31006	31006	32414
CET 1+CCB Ratio (%)	23.71	25.56	26.38
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	**23.71**	**25.56**	**26.38**
Tier 2 Ratio (%)	1.68	1.10	0.54
CRAR (%)	**25.39**	**26.65**	**26.92**
Leverage Ratio (%)	**9.75**	**10.51**	**11.57**

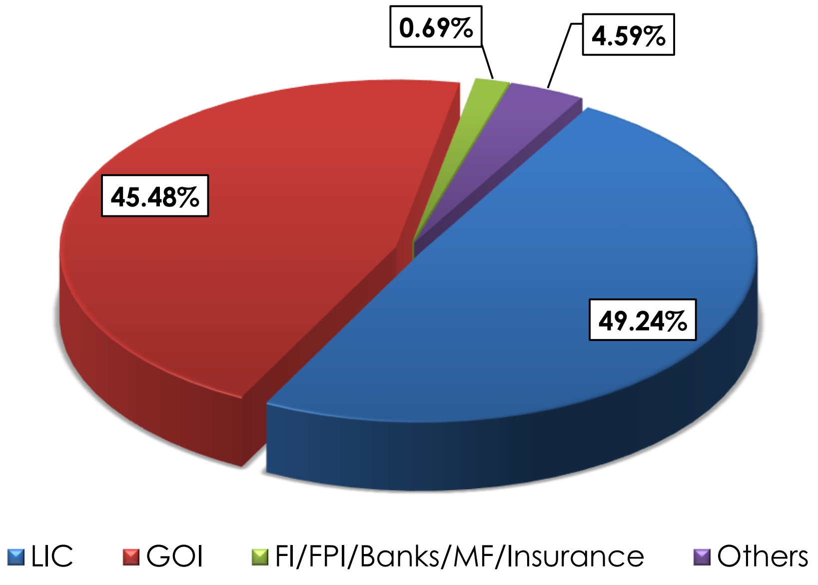




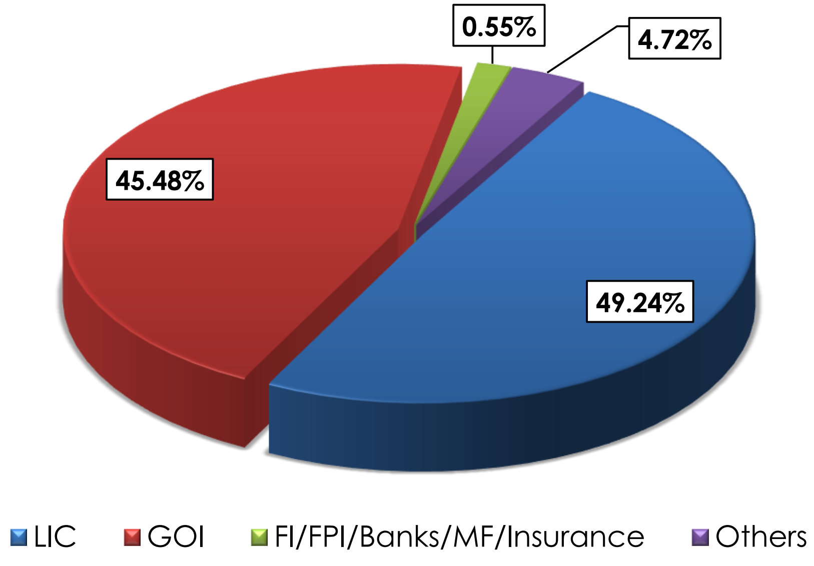


Shareholding Pattern

June 2025



June 2026



Particulars	Jun-25	Jun-26
Book Value (Rs. per share)	Rs.48.29	Rs.57.42
Market Capitalisation	Rs.1,11,212 Cr	Rs.89,815 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.107.9/Rs.65.89	Rs.118.38/Rs.61.01
Closing Price (NSE) (Rs. per share)	Rs.103.43	Rs.83.53
Earning Per Share (EPS) (3 months)	Rs.1.87	Rs.1.97

Book Value = Net-worth/ No. of Shares; Net-worth excludes Revaluation Reserve

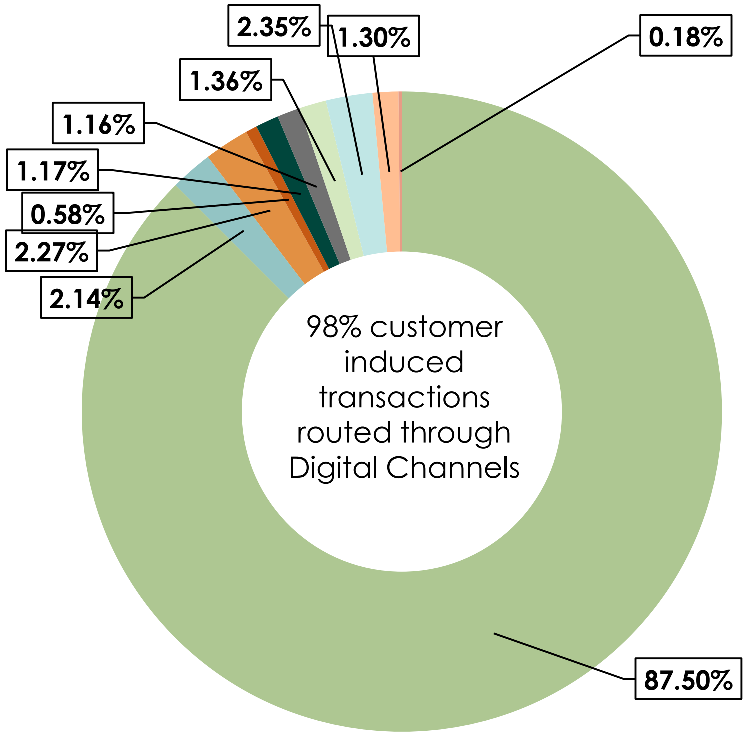
Digital Banking & Financial Inclusion

Digital Footprint

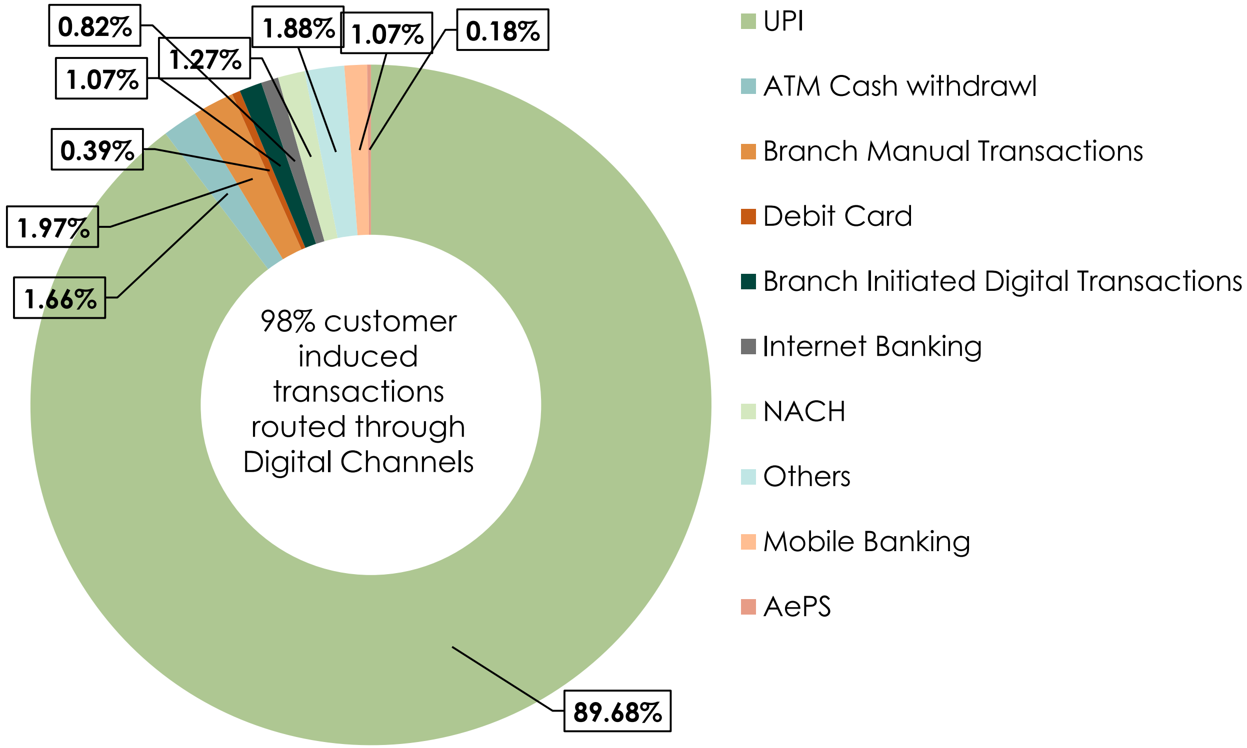
IDBI BANK

Customer Induced Financial Transaction Analysis

June 2025



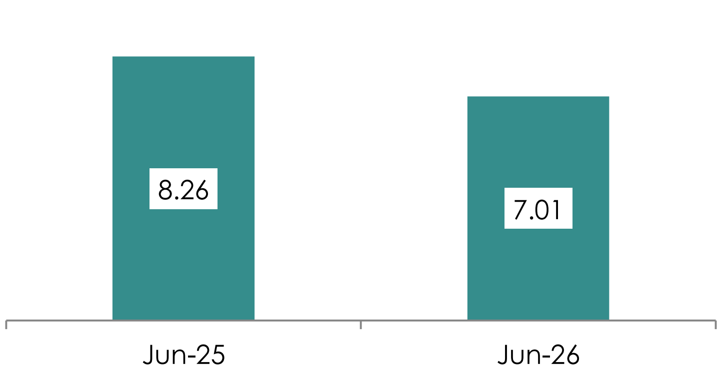
June 2026



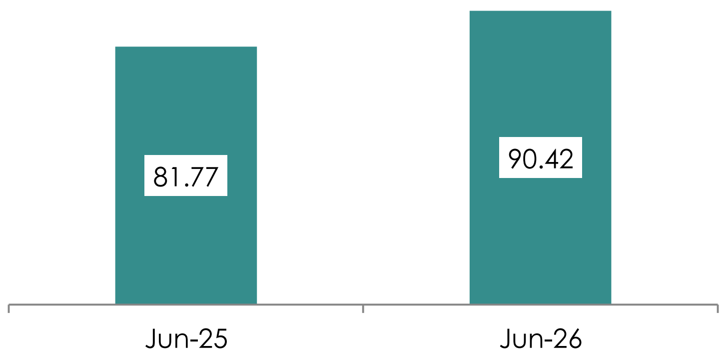
UPI continues as the preferred mode of transaction for Bank's customers

Digital Footprint

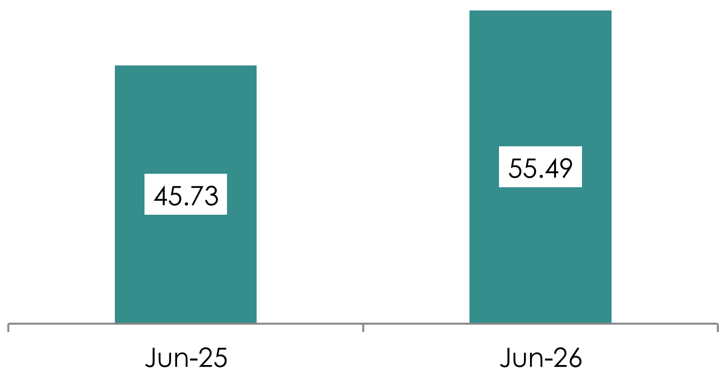
Internet Banking Users (In Lakhs)



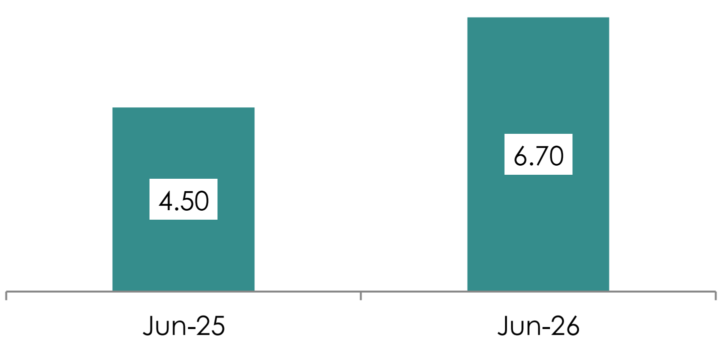
BHIM UPI Users (In Lakhs)



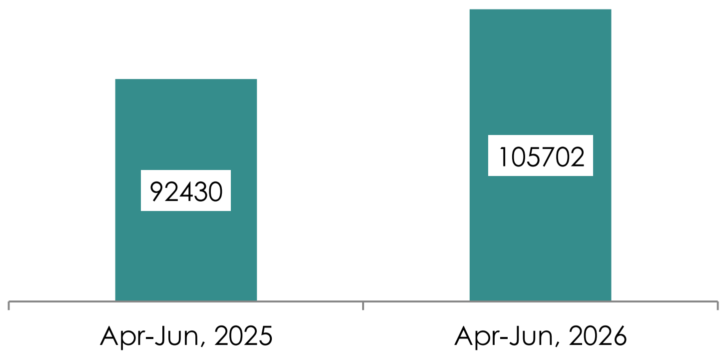
Mobile Banking Users (In Lakhs)



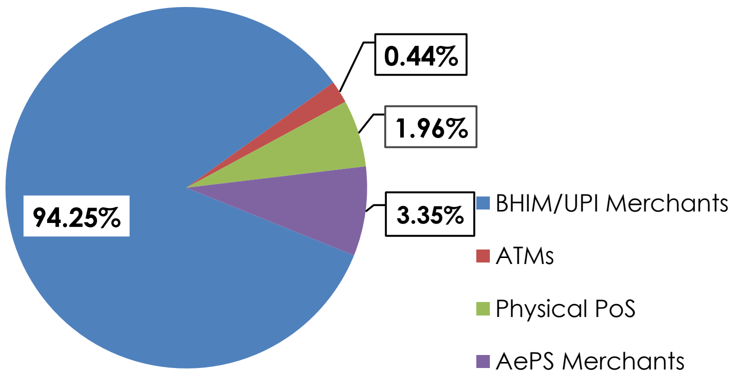
Merchant Base (In Lakhs)



UPI Transactional Value (Rs.crore)



Payment Acceptance Channels



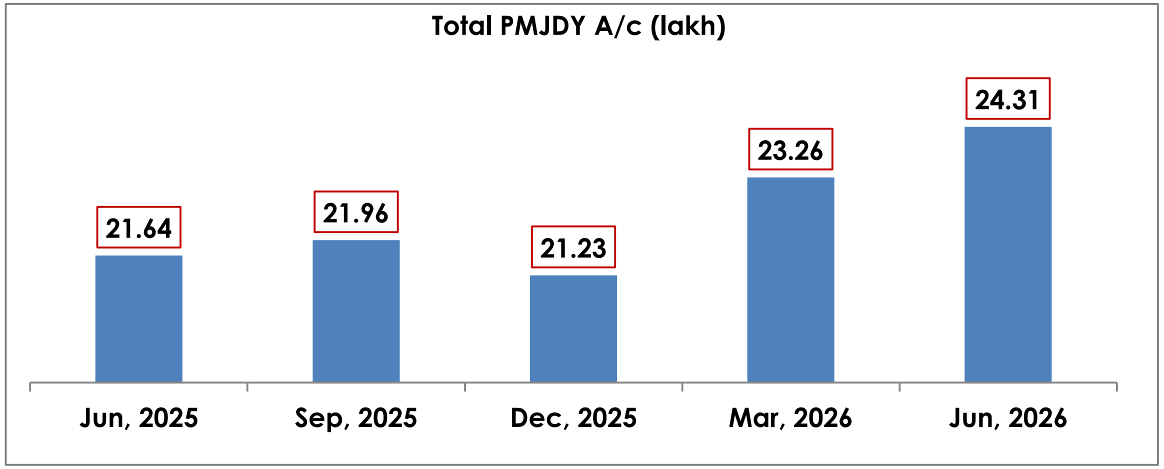
Based on Active Users

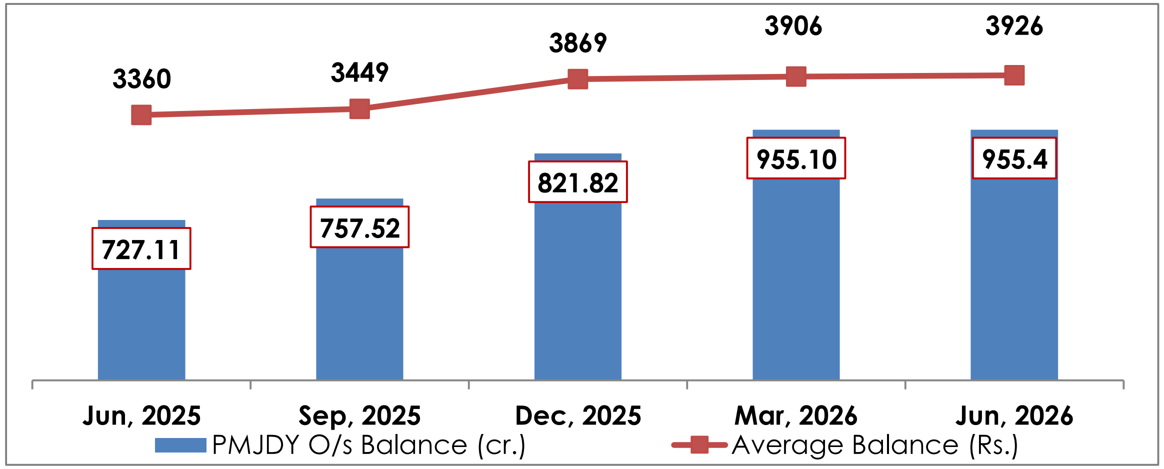
Financial Inclusion

Financial Inclusion

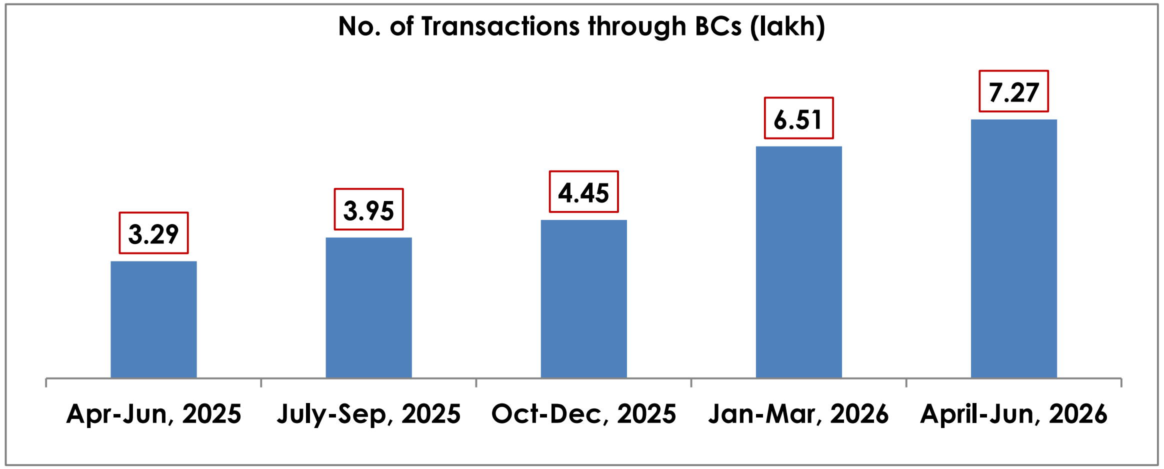
IDBI BANK

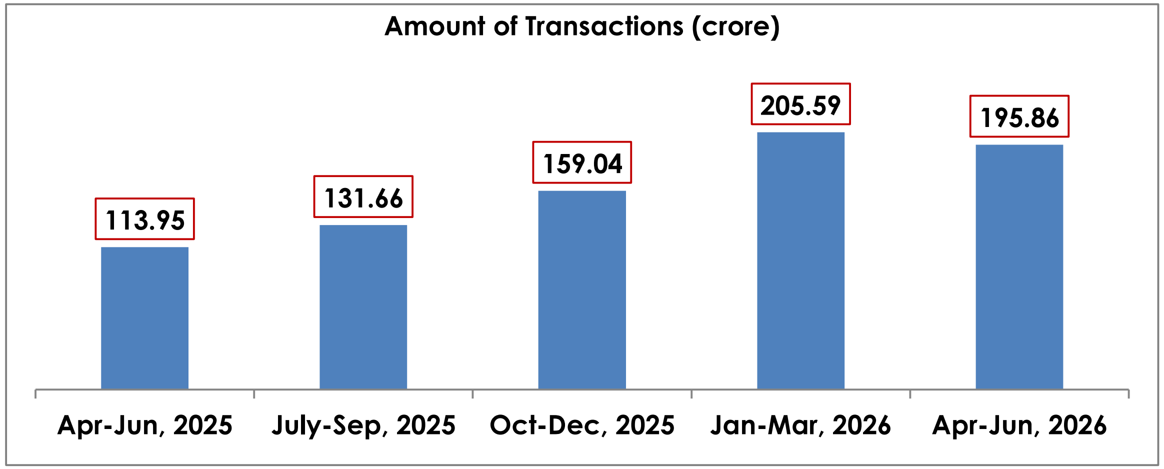
PMJDY





Transactions through Individual Business Correspondent (BCs)





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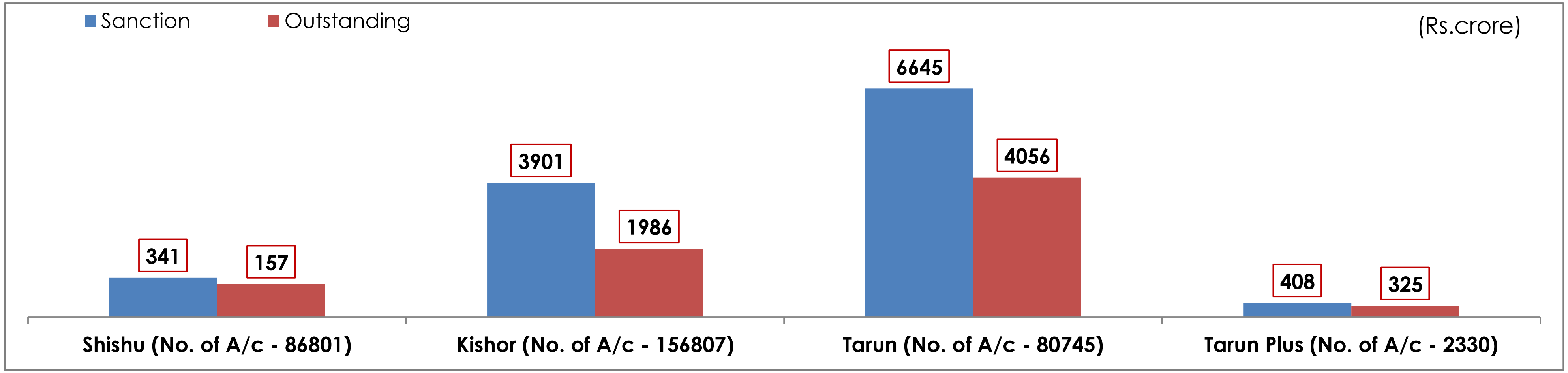
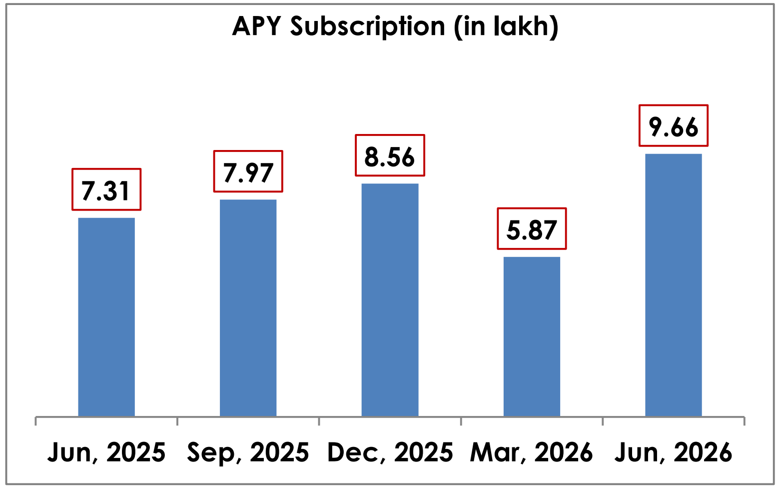
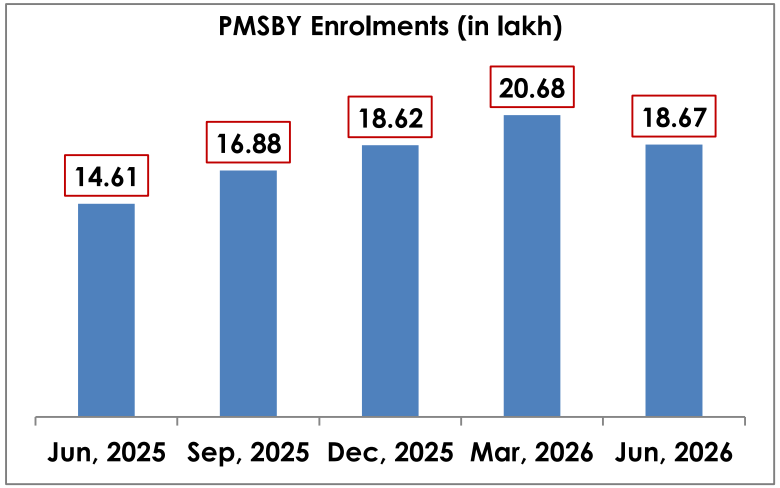
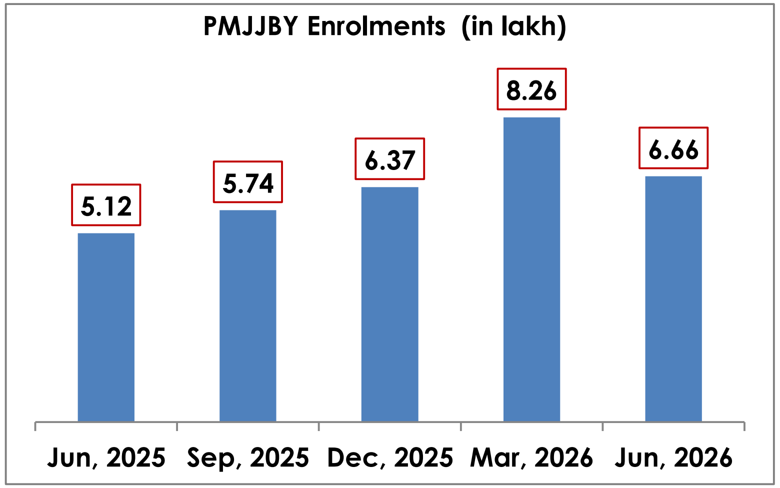
MUDRA Yojana as on Jun 30, 2026



Active Enrolment under Social security Scheme as on Jun 30, 2026







Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income Q1 FY 2027	PAT Q1 FY 2027	RoA Q1 FY 2027	Net Worth Q1 FY 2027
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	31.19 (28.50)	4.75 (3.04)	1.01% (0.83%)	409.57 (364.17)
IDBI Intech Ltd.	100	Technology Service Provider	51.52 (36.33)	6.45 (1.03)	23.77% (4.11%)	142.89 (124.75)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.02 (0.03)	-0.02 (-0.02)	-1.06% (1.08%)	1.67 (1.74)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	3.08 (3.18)	2.12 (2.09)	0.92% (0.94%)	229.41 (220.96)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	19.88 (21.53)	7.58 (10.36)	2.00% (3.00%)	400.11 (374.23)

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

IDBI BANK

- ✓ Technology driven approach in operational excellence and business acquisition.
- ✓ Tie –up with Fintechs to scale up sourcing of business under Personal Loan & Education Loan.
- ✓Credit cost and net slippages ratio to be below 0.40% and 1.00% respectively on sustained basis PCR to be maintained above 90% level.
- ✓GNPA to be kept below 3%. Net NPA level to be maintained below 0.50%.
- ✓Explore avenues to achieve business growth of 12% to 13%.
- ✓ Adding new branches 195 including 45 Fixed BC banking outlets in FY 2026
- ✓To maintain cost to income ratio below 50% by optimizing its operating expenses and increasing productivity.
- ✓Focus on maximising fee income and maintaining NIM above 3.25%. Target to maintain CASA ratio above 40%
- ✓Continue to have RoA and RoE of above 1.50% and 15% respectively. CRAR to be maintained above 18%.

THANK YOU