IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS
Q2 - FY 2025-26

October 18, 2025

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Table of Contents

Highlights

Major Highlights for Q2 FY 2026 – Sustained Strong Performance

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PAT - Rs.3627 crore

PBT - Rs.4175 crore

Operating Profit - Rs.3523 crore

ROA – 3.55%

ROE – 29.64%

NII - Rs.3285 crore

NIM – 3.71%

[Core NIM – 3.33%]

Total RWA - Rs.208546 crore

Total CRAR - 25.39%

Tier 1 Capital – 23.79%

Yield on advances – 9.07%

Cost of deposit – 4.69%

Cost of funds – 4.82%.

Net Adv. - Rs.230220 crore

Deposit - Rs.303510 crore

CASA ratio – 45.81%

Net NPA – 0.21%

GNPA – 2.65%

PCR – 99.26%

Key Metrics for Q2 FY 2026

IDBI BANK

Profitability - Strong operating momentum

- PAT at Rs.3627 crore, up by 98% YoY and 81% QoQ
- PBT at Rs.4175 crore, up by 70% YoY and 65% QoQ
- Operating Profit at Rs.3523 crore up by 17% YoY and 50% QoQ
- NII at Rs.3285 crore reduced by 15% YoY and up by 4% QoQ
- NIM at 3.71% reduced by 116 bps YoY and up by 3 bps QoQ
- ROA at 3.55% up by 158 bps YoY and 154 bps QoQ
- ROE at 29.64% up by 929 bps YoY and 1173 bps QoQ

Business Performance - Focus on Granularity

- Total Deposits at Rs.303510 crore grew by 9% YoY. CASA ratio at 45.81%. CASA at Rs.139036 crore
- Net Advances at Rs.230220 crore grew by 15% YoY and 9% QoQ
- Retail Net Advances at Rs.162064 crore and grew by 14% YoY
- SRA at Rs.100970 crore grew by 12% YoY
- Saving Deposits at Rs.85151 crore. Retail Deposits at Rs.106690 crore grew by 9% YoY

Key Metrics for Q2 FY 2026 (contd.)

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Asset Quality - Improving Trend

- Net NPA at 0.21% in line with Q1 FY 2026.
- GNPA at 2.65%, reduction of 103 bps YoY and 28 bps QoQ
- PCR stood at 99.26%, reduction of 16 bps YoY and 5 bps QoQ
- SMA to standard advance stood at 1.87% against 2.10% as on Sep 2024

Capital - Adequately Capitalised

- Tier 1 Capital at 23.79%, up by 390 bps YoY
- Total CRAR at 25.39%, up by 341 bps YoY
- Total RWA stood at Rs.208546 crore

Financial Performance

Profit & Loss

IDBI BANK

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY25
	Sep-24	Jun-25	Sep-25	YoY%	QoQ%	Sep-24	Sep-25		
Interest Income	7442	7021	7104	(5)	1	14108	14125	-	28902
Interest Expenses	3566	3855	3819	7	(1)	7000	7674	10	14276
Net Interest Income	**3875**	**3166**	**3285**	**(15)**	**4**	**7108**	**6451**	**(9)**	**14626**
Other Income	1313	1437	2489	90	73	2118	3926	85	4924
Net Total Income	**5188**	**4603**	**5774**	**11**	**25**	**9226**	**10377**	**12**	**19550**
Operating Expenses	2182	2249	2252	3	0.13	4144	4500	9	8472
-Employee Cost	*1096*	*1092*	*1001*	(9)	(8)	*2049*	*2093*	2	*4071*
-Other Operating Cost	*1086*	*1157*	*1250*	15	8	*2096*	*2407*	15	*4401*
Operating Profit	**3006**	**2354**	**3523**	**17**	**50**	**5082**	**5877**	**16**	**11079**
Provisions & Contingencies (Excl. Tax)	555	(179)	(653)	(218)	264	112	(832)	(845)	510
Profit/(Loss) Before Tax	**2451**	**2534**	**4175**	**70**	**65**	**4970**	**6709**	**35**	**10568**
Tax	615	526	548	(11)	4	1414	1074	(24)	3053
Profit/(Loss) After Tax	**1836**	**2007**	**3627**	**98**	**81**	**3556**	**5635**	**58**	**7515**

Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY25
	Sep-24	Jun-25	Sep-25	YoY%	QoQ%	Sep-24	Sep-25		
Interest Income									
Interest on Advances	5258	4771	4780	(9)	0.18	9682	9551	(1)	19226
Interest on Investments	2023	2032	2062	2	1	4117	4094	(1)	8255
Interest balances with RBI & Other Inter Bank Funds	121	188	233	92	24	202	422	108	415
Other Interest Income	40	30	29	(27)	(1)	107	59	(45)	1005
Interest Income	**7442**	**7021**	**7104**	**(5)**	**1**	**14108**	**14125**	**-**	**28902**
Interest Expense									
Interest paid on Deposits	3163	3481	3462	9	(1)	6192	6943	12	12742
Interest on RBI / inter bank borrowings	132	91	78	(40)	(13)	265	169	(36)	498
Interest paid on Borrowings	271	284	279	3	(2)	542	562	4	1036
Total Interest Expenses	**3566**	**3855**	**3819**	**7**	**(1)**	**7000**	**7674**	**10**	**14276**
Net Interest Income	3875	3166	3285	(15)	4	7108	6451	(9)	14626
NIM %	4.87	3.68	3.71	(116) bps	3 bps	4.53	3.70	(83) bps	4.56
Core NIM %	3.70	3.38	3.33	(38) bps	(5) bps	3.75	3.35	(40) bps	3.74

Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

Other Income

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY25
	Sep-24	Jun-25	Sep-25	YoY%	QoQ%	Sep-24	Sep-25		
Commission, exchange and brokerage	498	484	558	12	15	969	1042	7	2070
Profit/ (Loss) on sale of investments	241	314	1917	696	510	358	2231	523	900
Profit/(Loss) on revaluation of investments (net)	378	289	(263)	(170)	(191)	342	25	(93)	(87)
Profit/(Loss) on Forex	88	122	189	115	56	163	311	91	493
Dividend Income	17	-	17	-	-	17	17	-	20
Recovery from W/O cases	84	214	63	(26)	(71)	231	277	19	1444
Misc. Income	6	15	8	30	(45)	37	24	(36)	84
Other Income	**1313**	**1437**	**2489**	**90**	**73**	**2118**	**3926**	**85**	**4924**

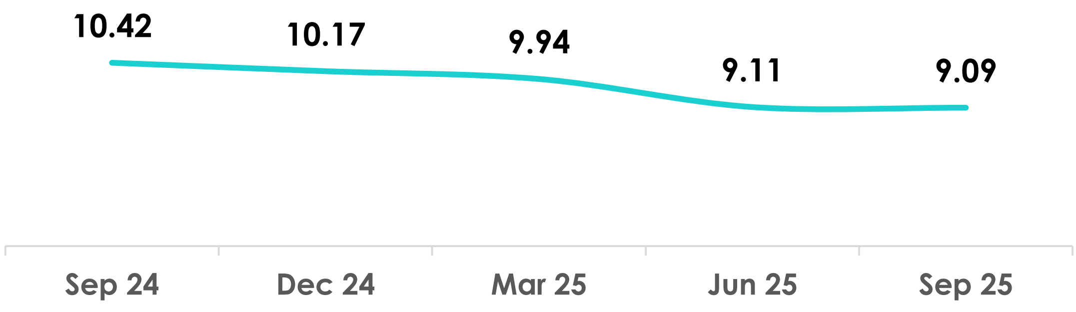
Provisions & Contingencies

(Rs.Crore)

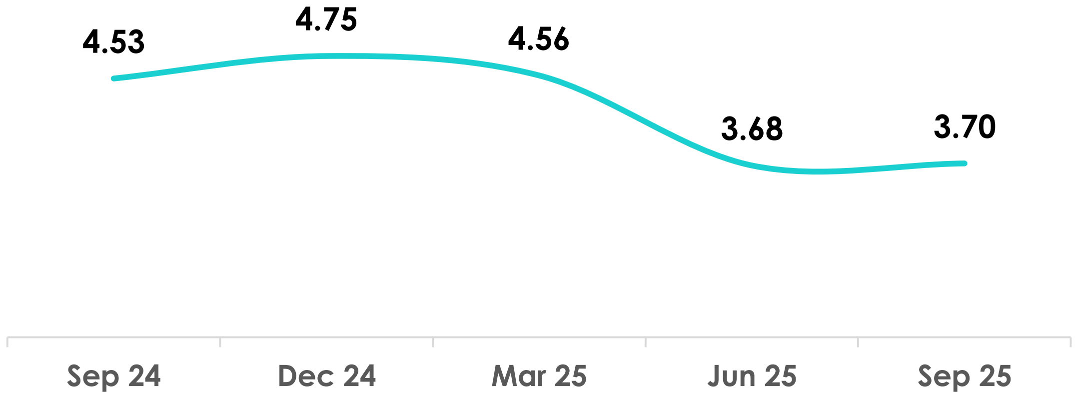
Particulars	Quarter ended			Half Year Ended		FY25
	Sep-24	Jun-25	Sep-25	Sep-24	Sep-25	
Depreciation on Investment	(594)	191	(239)	(952)	(49)	454
Provision – NPAs	(165)	(385)	(579)	(1604)	(964)	(4368)
Provision – Standard Assets	1147	(439)	(396)	1987	(836)	2746
Provision - Restructured Assets	(8)	(43)	(5)	(21)	(48)	(46)
Income Tax	615	526	548	1414	1074	3053
Bad Debts Written off	307	502	624	845	1127	2058
Other Provisions	(132)	(5)	(57)	(143)	(62)	(333)
Total	**1170**	**347**	**(105)**	**1526**	**242**	**3563**

Yield Ratios (Cumulative)

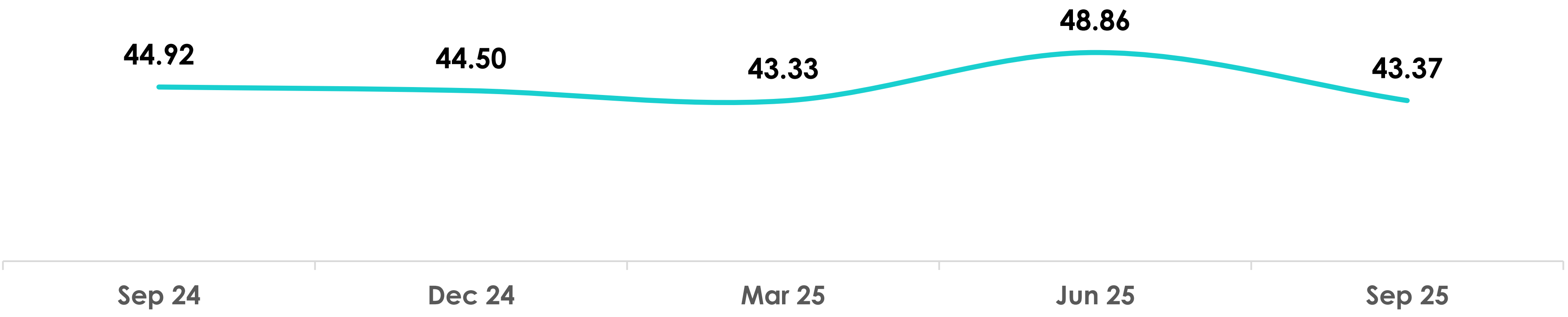
Yield on Advances



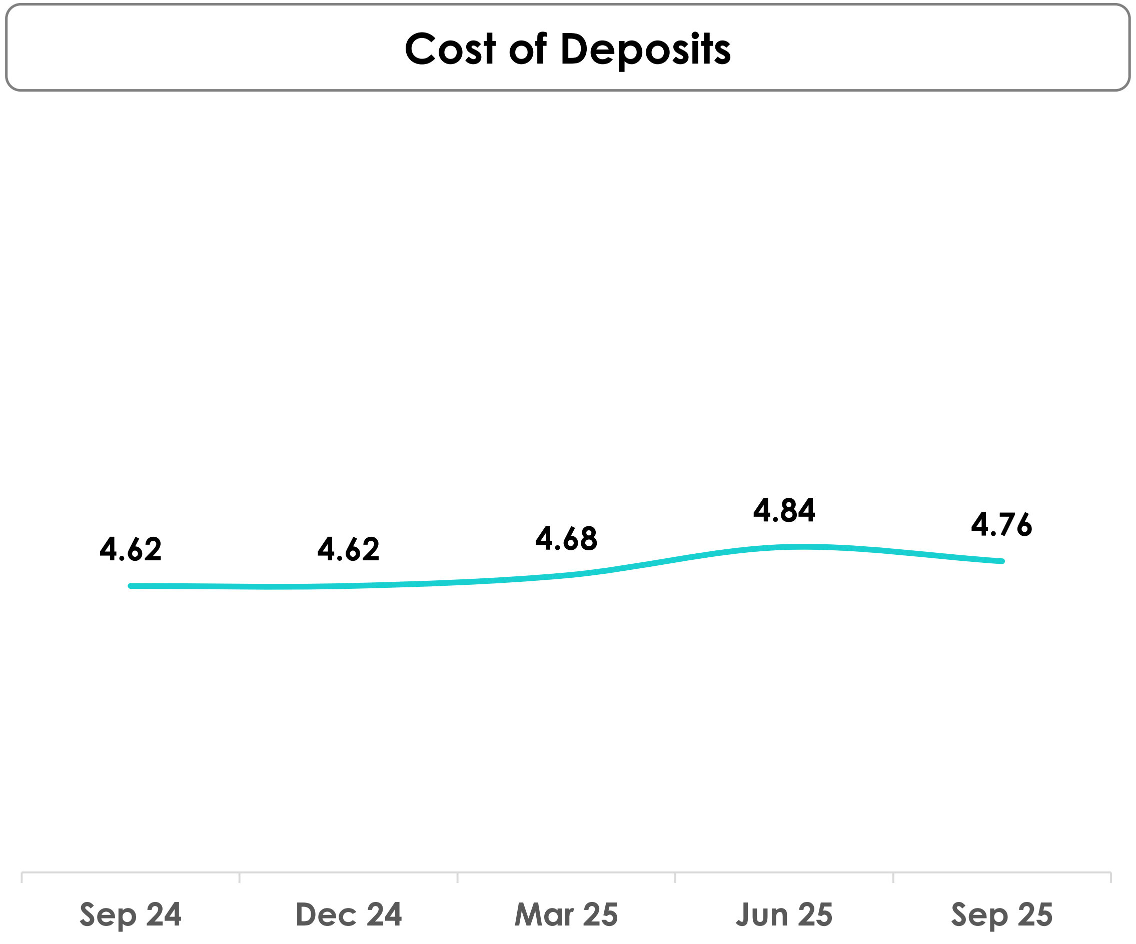
NIM

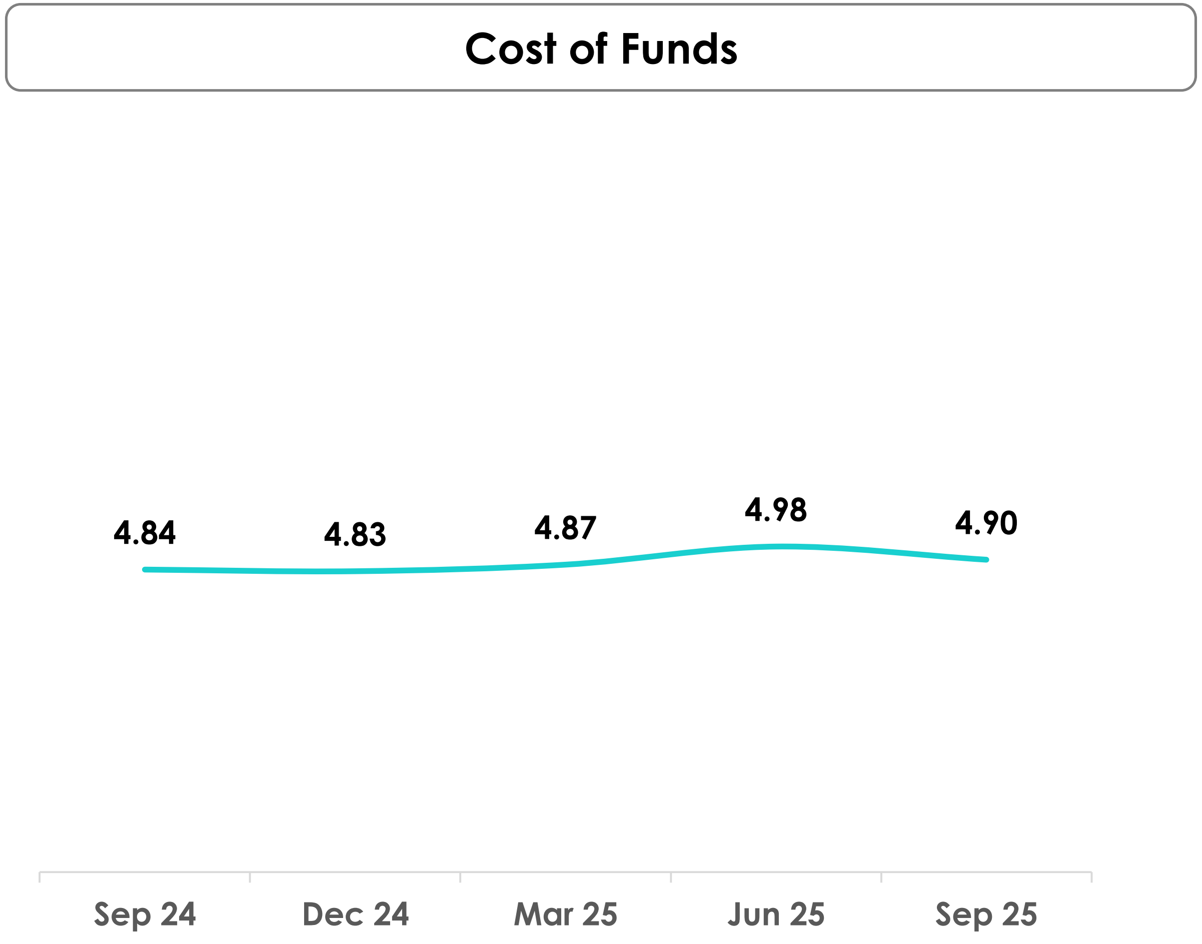


Cost to Income Ratio



Cost of Deposits & Cost of Funds (Cumulative)





Business Performance

Balance Sheet

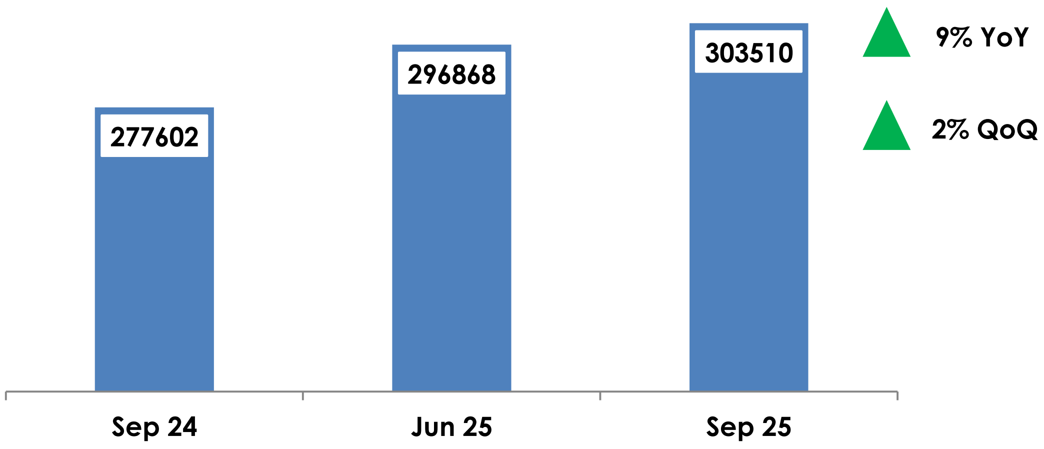
(Rs.Crore)

As at	Sep-24	Jun-25	Sep-25
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	42679	51614	56527
Deposits	277602	296868	303510
Borrowings	20284	22388	24241
Other Liabilities & Provisions	21069	21457	20838
Total	**372387**	**403080**	**415868**
ASSETS			
Cash & Balance with RBI	16361	18057	20198
Bal. with banks & money at call	6655	14931	11499
Investments	116426	126903	122766
Advances	200944	211907	230220
Fixed Assets	9371	12088	12016
Other Assets	22630	19194	19170
Total	**372387**	**403080**	**415868**

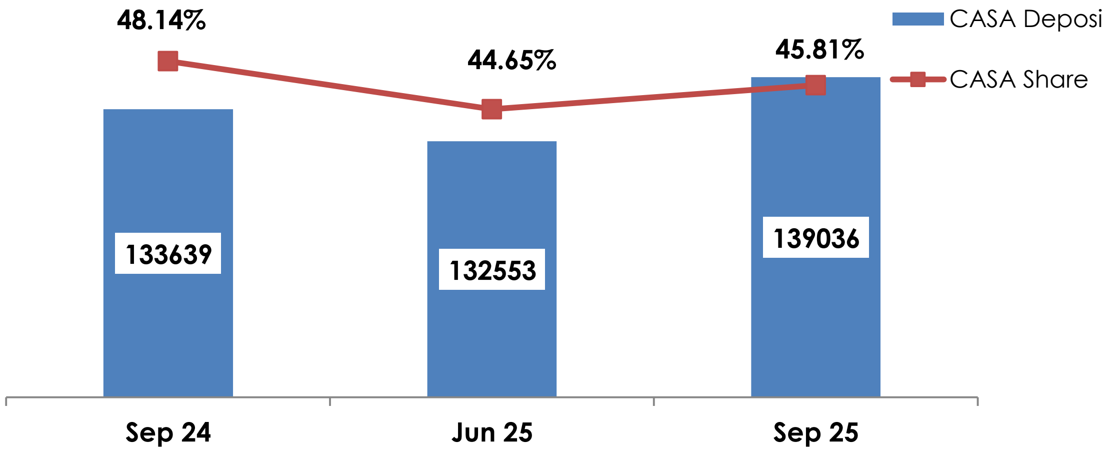
Business Performance

(Rs.Crore)

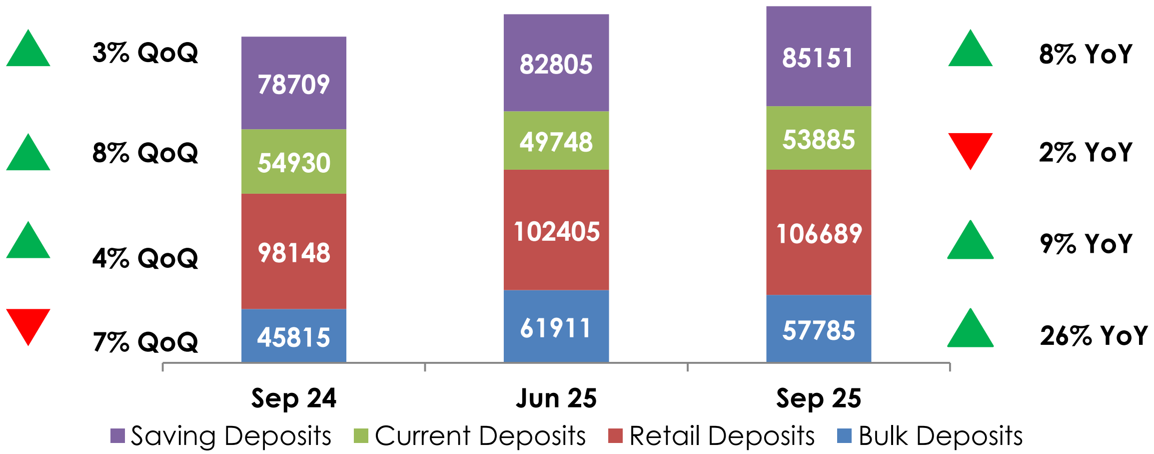
Total Deposit



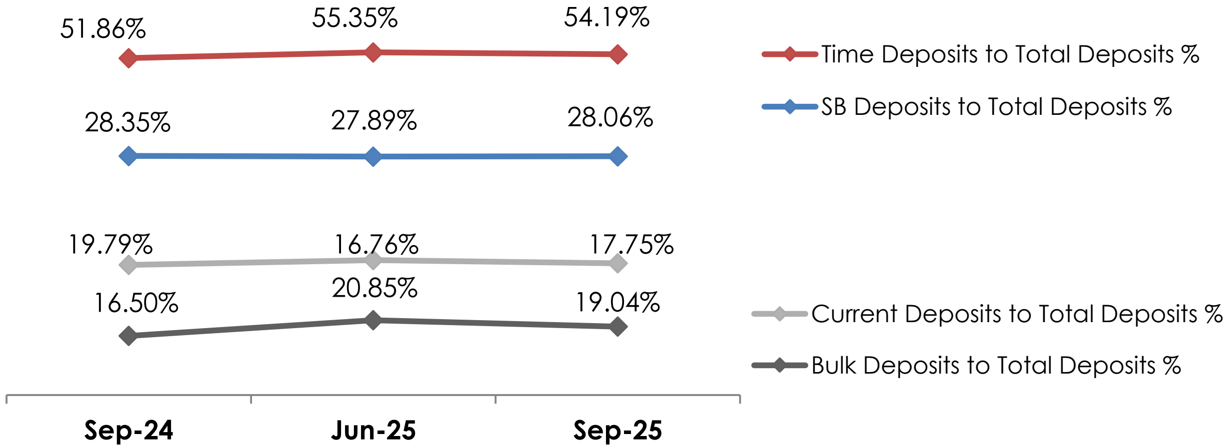
CASA



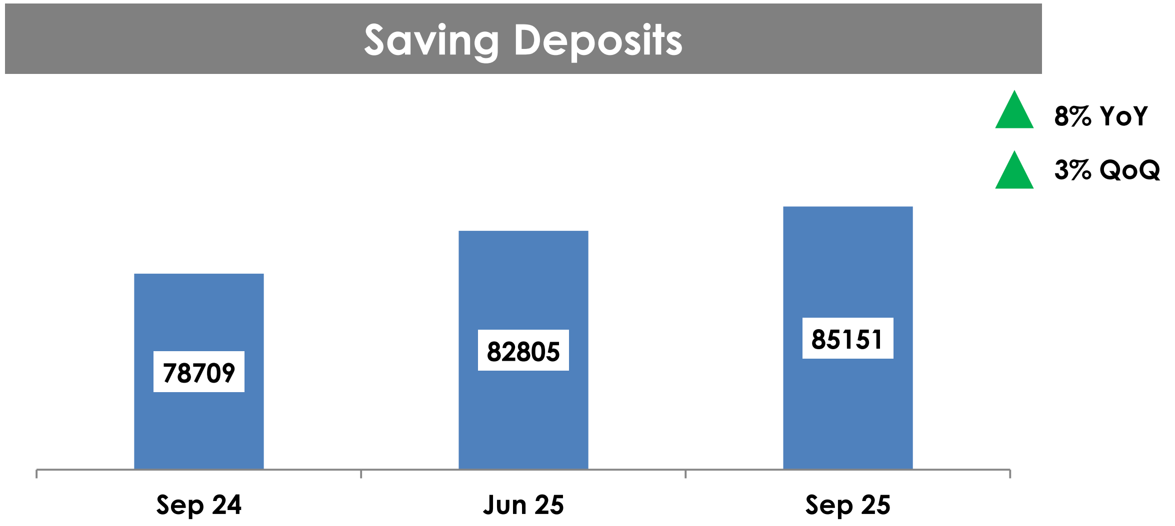
Deposit Mix

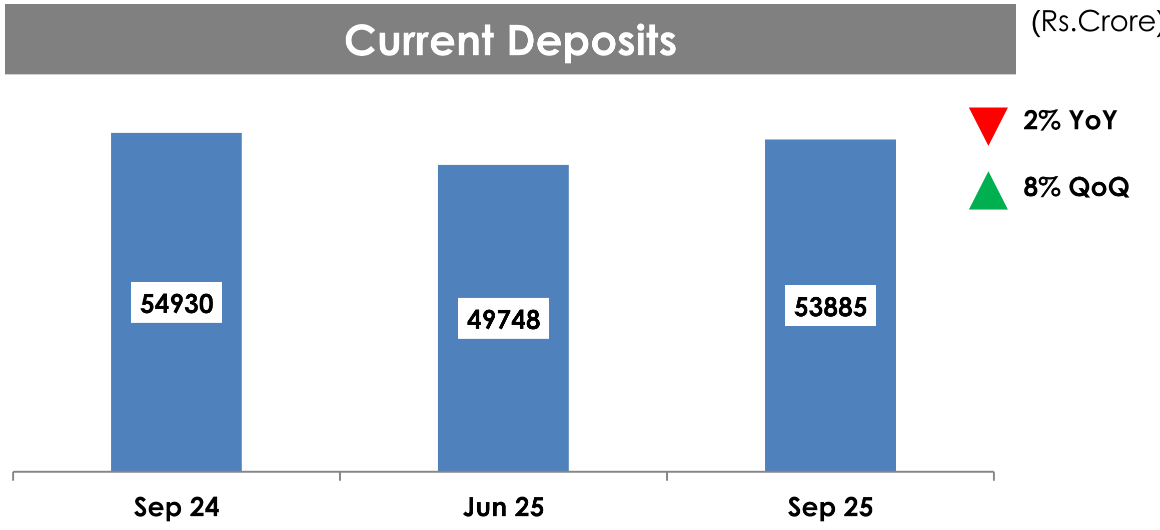


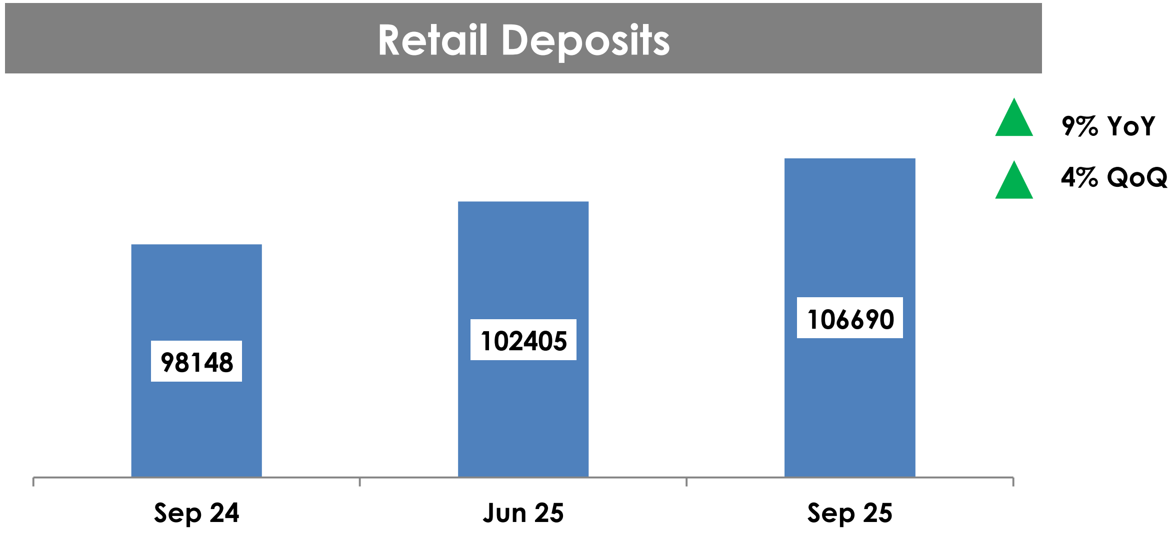
Deposit Mix

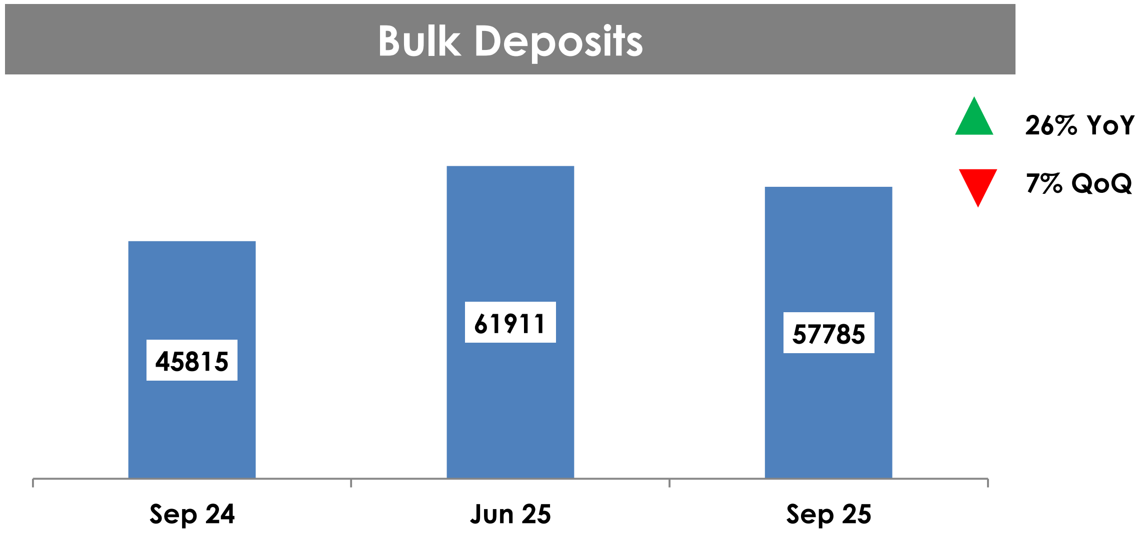


(Rs.Crore)


Saving Deposits
8% YoY
3% QoQ
78709
82805
85151
Sep 24
Jun 25
Sep 25


Current Deposits
2% YoY
8% QoQ
54930
49748
53885
Sep 24
Jun 25
Sep 25


Retail Deposits
9% YoY
4% QoQ
98148
102405
106690
Sep 24
Jun 25
Sep 25


Bulk Deposits
26% YoY
7% QoQ
45815
61911
57785
Sep 24
Jun 25
Sep 25

Business Performance and Advances

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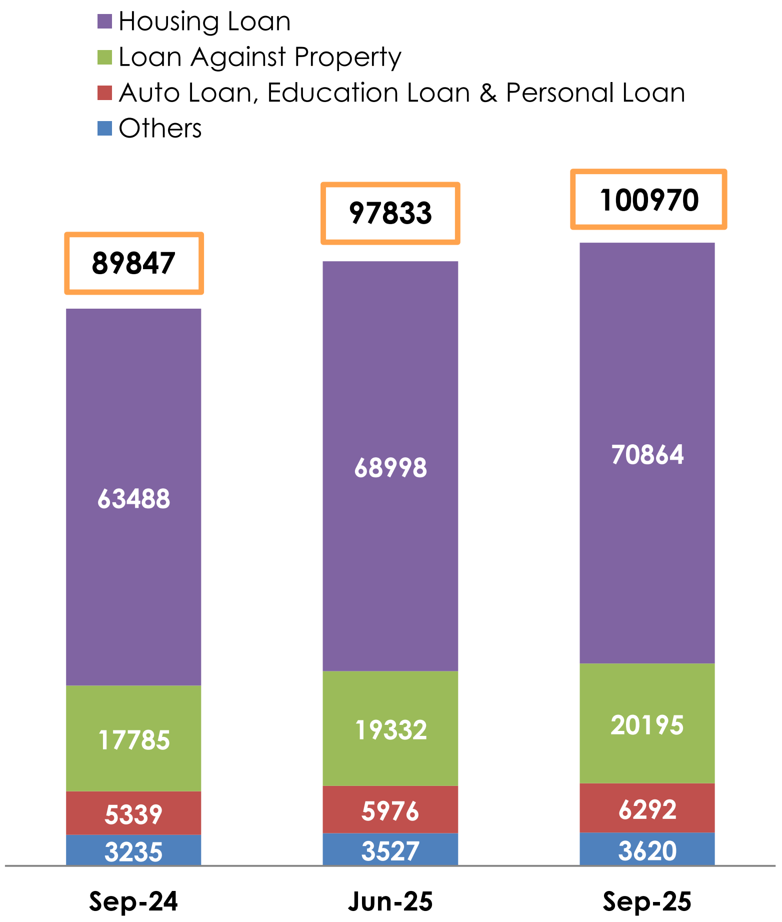
Gross Advances as on Sep 25 – Rs.235988 crore

(Rs.Crore)

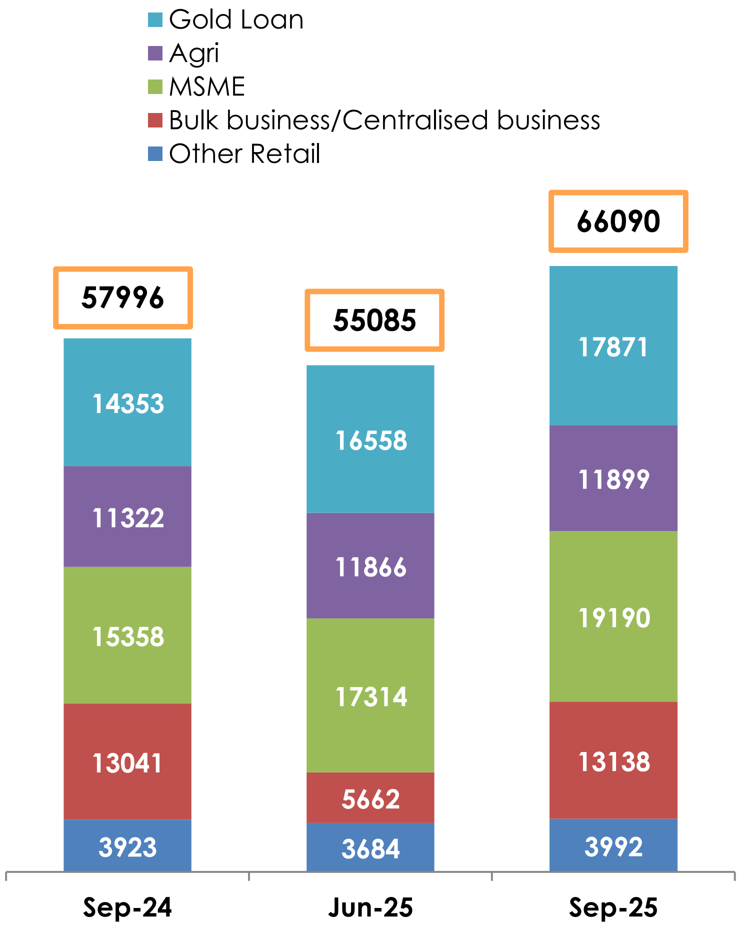
Structured Retail Advances



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

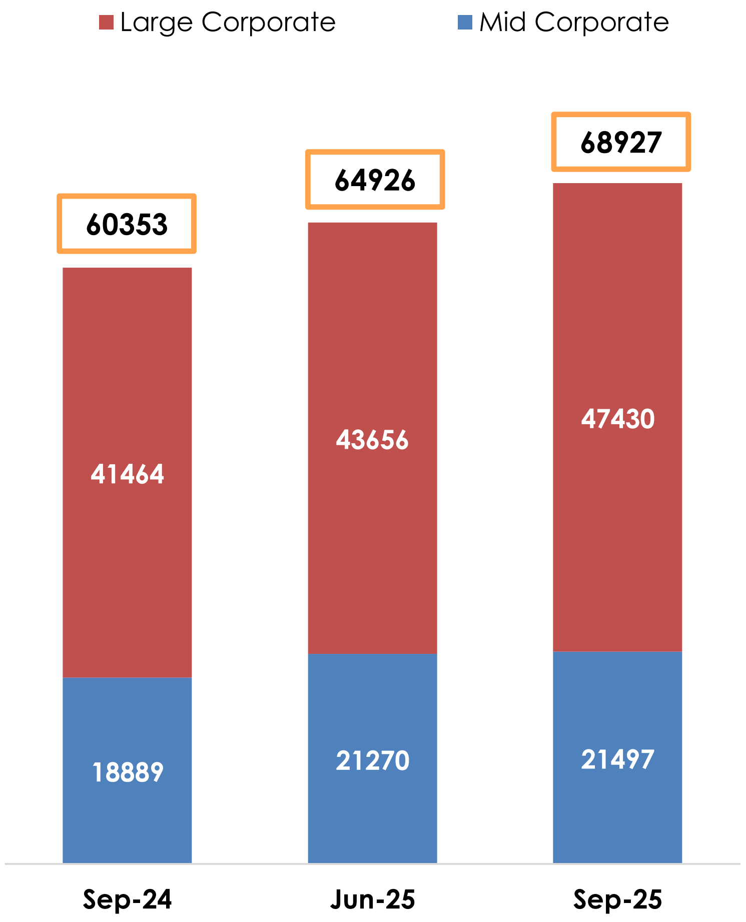
Basis: Product Wise

Non-Structured Retail Advances



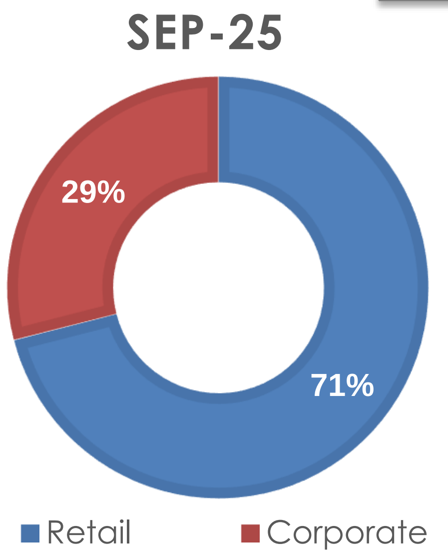
Other Retail includes FDOD, Other Staff loan, Credit Card etc. .

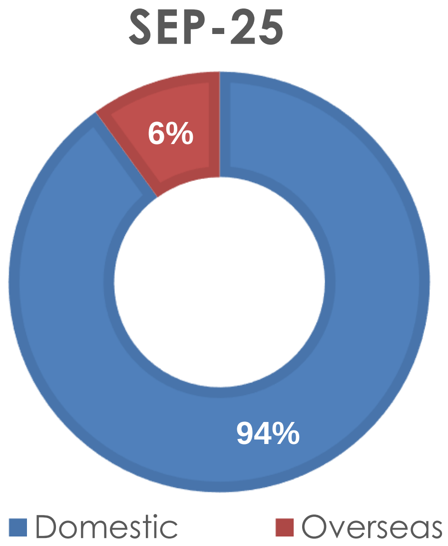
Corporate Advances

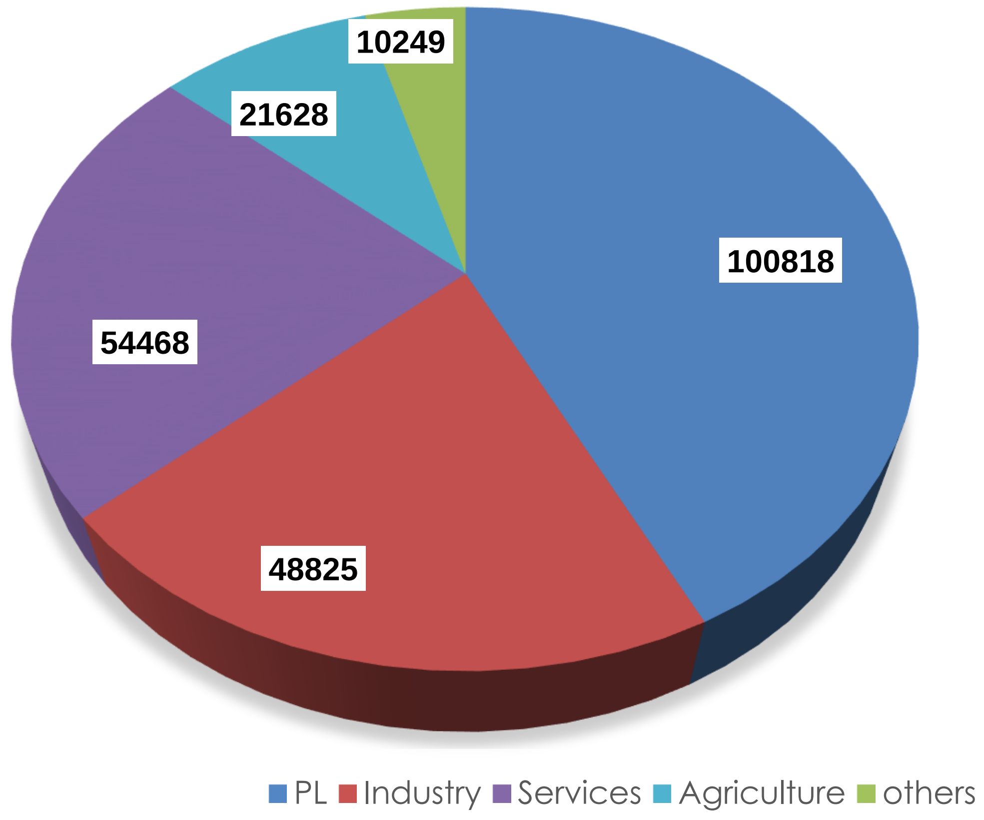


Advances Composition

Gross Advances as on Sep 25 – ₹235988 crore







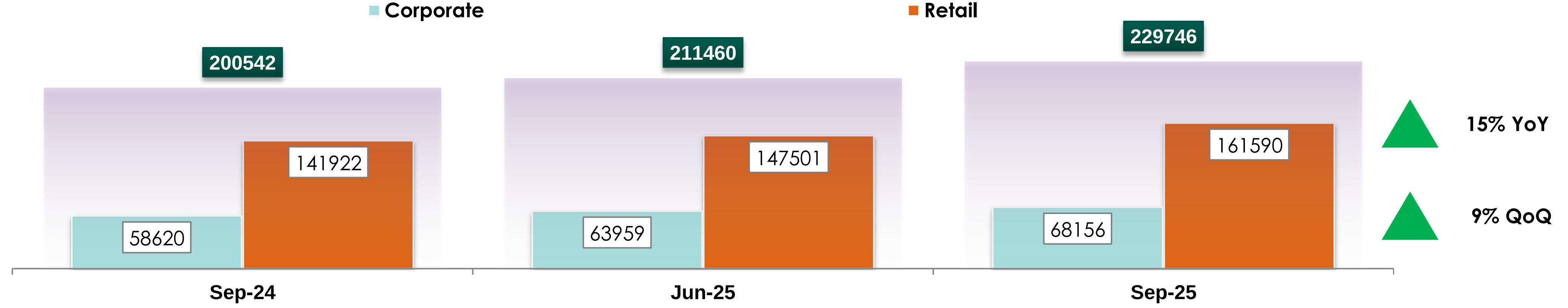
Basis: Occupation Code

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.

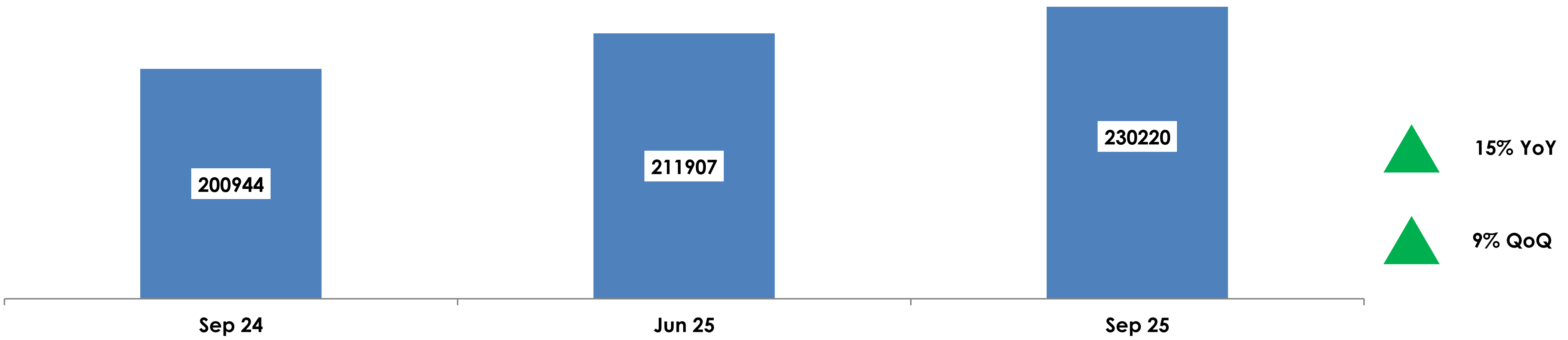
Business Performance

(Rs.Crore)

Standard Gross Advances



Net Advances



Priority Sector

(₹Crore)

	Particulars	Sep 24		Mar 25		Sep 25		Growth over March-25
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	176846		195047		206769		
	Priority Sector Advances (a+b+c)	77080	43.59	80293	41.17	95245	46.06	14952
(a)	Agriculture (i+ii+iii+iv)	31708	17.93	35682	18.29	37785	18.27	2103
	(i) Non-Corporate Farmers (NCF)	26081	14.75	28455	14.59	32728	15.83	4273
	(i.i) of which SFMF	18034	10.20	18772	9.62	21707	10.50	2935
	(i.i.i) of which PSLC net (SFMF)	6000	3.39	5200	2.67	10000	4.84	4800
	(ii) Other Agri	1822	1.03	2419	1.24	2702	1.31	283
	(iii) RIDF	3805	2.15	2864	1.47	2355	1.14	(509)
	(iv) PSLC net (Agri)	-	-	1944	1.00	-	-	-
(b)	MSME (Micro, Medium & Small Enterprises)	27901	15.78	28294	14.51	32701	15.82	4407
	(i) of which Micro Enterprises	15420	8.72	17545	9.00	22598	10.93	5052
(c)	Other Priority Sector Advances (i+ii+iii+iv)	17470	9.88	16317	8.37	24759	11.97	8442
	(i) Housing	16645	9.41	15593	7.99	23896	11.56	8303
	(ii) Education	718	0.41	707	0.36	810	0.39	103
	(iii) Others	108	0.06	17	0.01	54	0.03	36
	(iv) PSLC Net (General)	-		-		-		

Basis: Sector Wise

Treasury Operations

Investments

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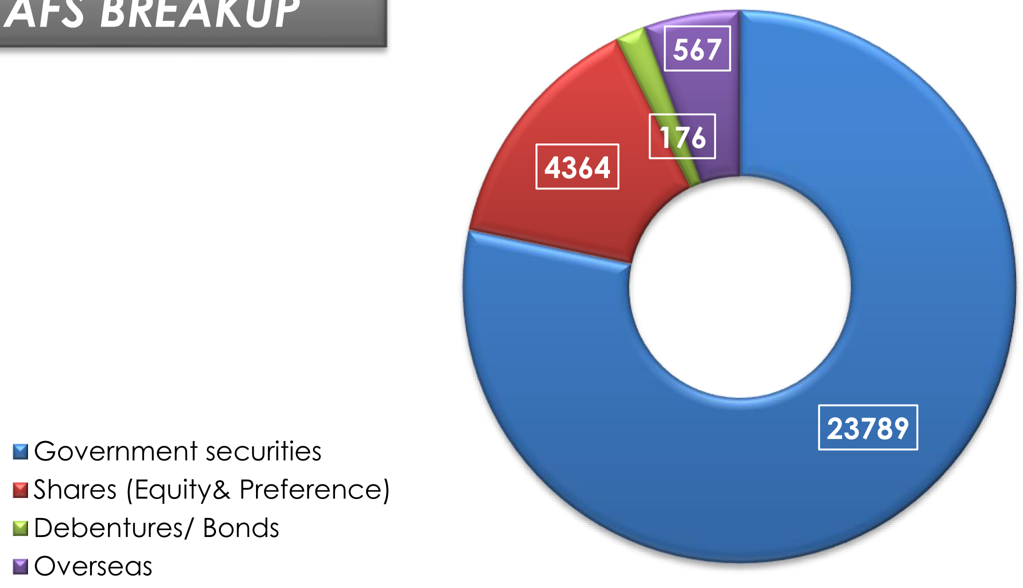
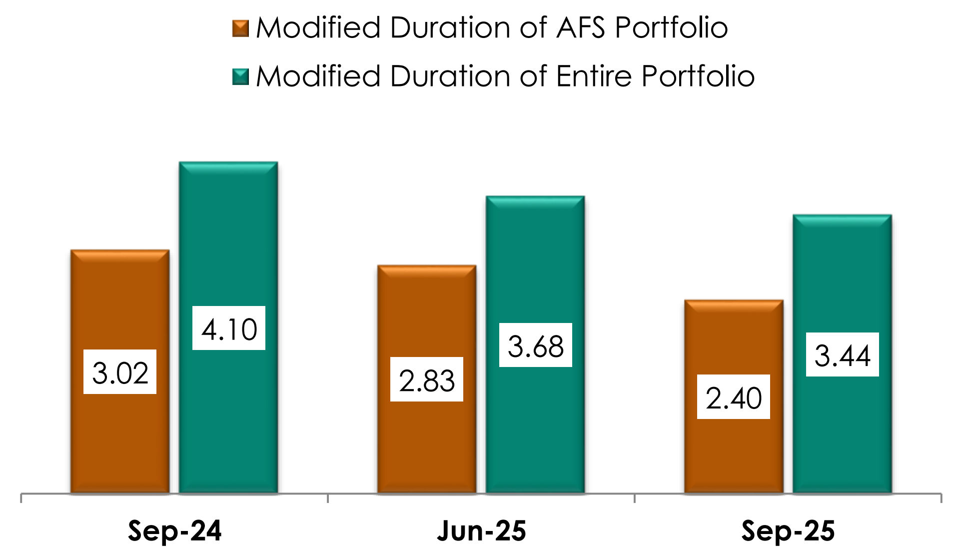
AFS BREAKUP



(Rs.Crore)

Category	Sep-24	Jun-25	Sep-25
HTM	79201	77175	76212
AFS	22929	28097	28896
HFT (FVTPL – HFT since April 1, 2024)	13542	20888	16854
FVTPL - Non HFT	410	399	469
SJA	344	344	334
Total	**116426**	**126903**	**122765**

Category	Sep-24	Jun-25	Sep-25
SLR	86165	90154	85922
Non SLR	33783	41701	41474
Non SLR (Overseas)	449	485	567
TOTAL	**120397**	**132340**	**127963**
Less: Provision	3971	5437	5198
Net Investments	**116426**	**126903**	**122765**



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Sep-24	Jun-25	Sep-25
COVID Provision	116	-	-
COVID Restructuring Provision	218	191	181
Total COVID 19 Provision held	**334**	**191**	**181**
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1578	1319	1246

Asset Quality

PCR at 99.26% (Sep 2025) – consistently above 99% since Sep 2023)

(Rs.Crore)

Particulars	Sep-24	Jun-25	Sep-25
Gross Advances	208196	217844	235988
Gross NPAs	**7653**	**6385**	**6242**
Gross NPAs as % of Gross Advances	3.68	2.93	2.65
Total Provisions held (including NCLT Provision)	7252	5937	5768
Net Advances	200944	211907	230220
Net NPAs	**402**	**447**	**474**
Net NPAs as % of Net Advances	0.20	0.21	0.21
Provision Coverage Ratio as per RBI Guidelines	99.42	99.31	99.26

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	846	421	425	50%
-of which 100% provided	221	221	-	100%
Doubtful-1 Assets	458	409	49	89%
-of which 100% provided	232	232	-	100%
Doubtful-2 Assets	794	794	-	100%
Doubtful-3 Assets	678	678	-	100%
Loss Assets	3465	3465	-	100%
Total	**6242**	**5768**	**474**	**92%**

 # Excluding TWO provision

Technical Write Off	Amount
Corporate TWO	53633
Retail TWO	4285
Total TWO	**57918**

Out of total GNPA of Rs.6242 crore, Rs.5391 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.63309 crore

NPA Movement

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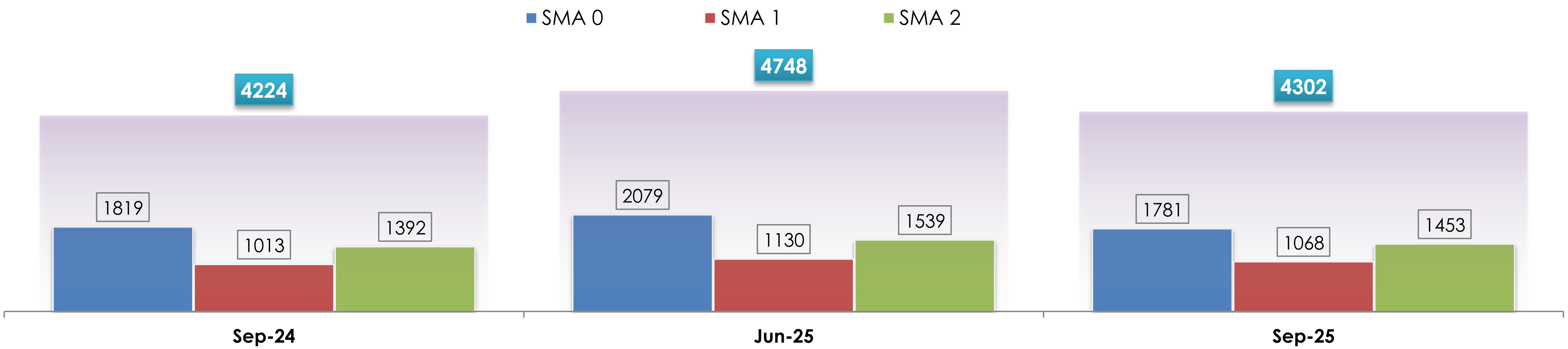
(Rs.Crore)

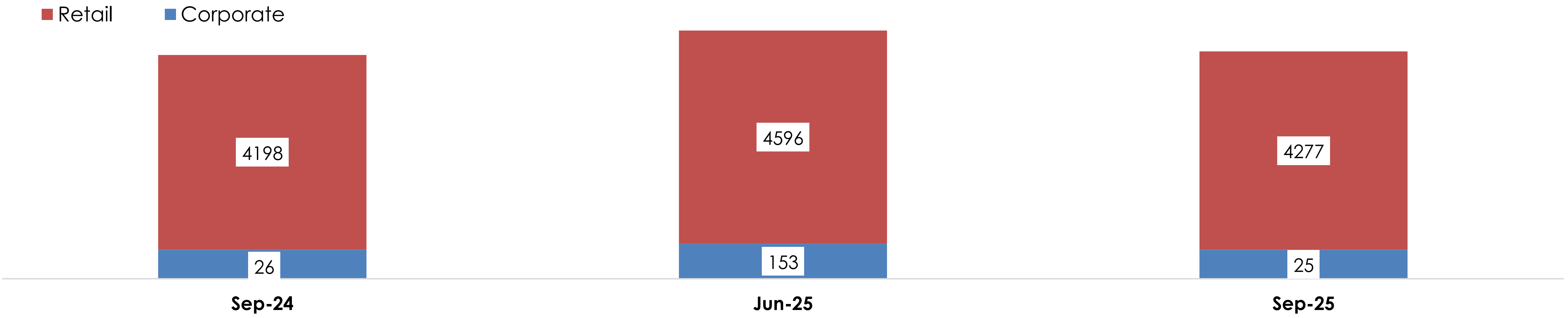
DESCRIPTION	Q2 FY 25	Q1 FY 26	Q2 FY 26	FY25
Opening Balance	**7795**	**6695**	**6385**	**8917**
Add:				
a. First Time NPA	367	504	409	1621
b. Increase in existing NPA	26	45	50	303
Less:				
c. Settled	152	207	196	2195
d. Up-gradation	148	115	186	826
e. Written off	236	538	220	1124
Closing Balance	**7653**	**6385**	**6242**	**6695**
Increment	(142)	(311)	(143)	(2222)
FTNPA on Net Basis $	309	438	367	1363
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) $	0.64	0.80	0.69	0.73
Credit Cost (%) (Annualized)	0.26	0.14	0.07	-ve

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

SMA Position

(Rs.Crore)





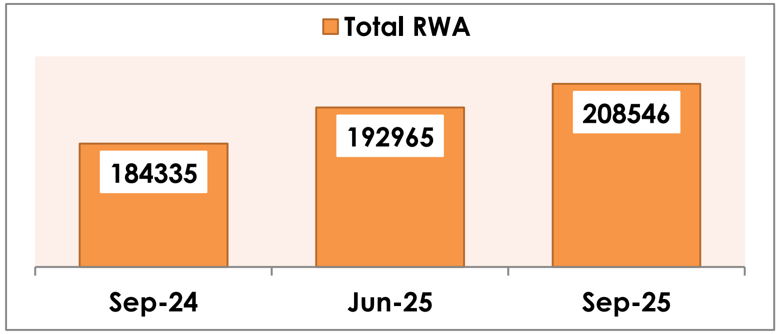
SMA includes NFB of Rs.1 cr, Rs.74 cr and Rs.5 cr as on Sep 30, 2024, Jun 30, 2025 and Sep 30, 2025 respectively

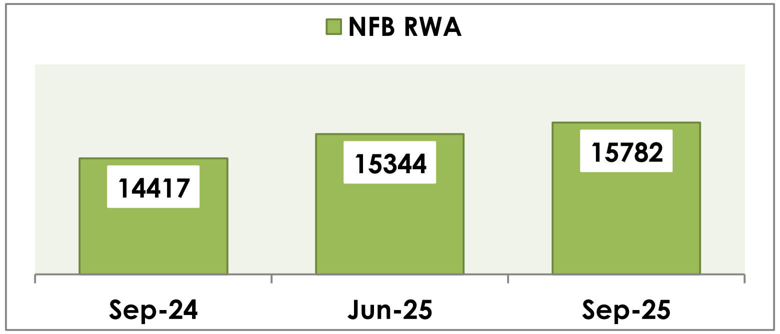
Capital

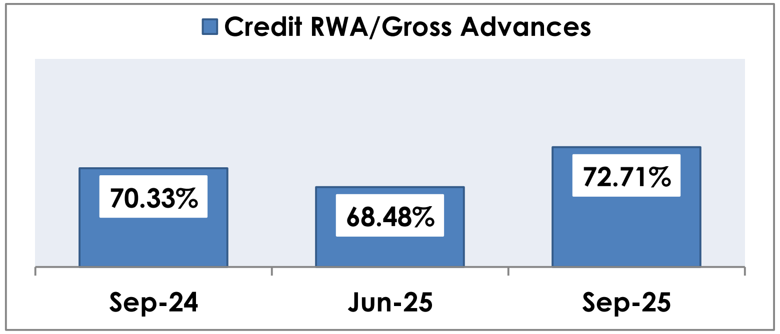
Capital Adequacy

(Rs.Crore)

Particulars	Sep-24	Jun-25	Sep-25
CET 1+CCB (Rs.)	36670	45758	49623
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	36670	45758	49623
Tier 2 Capital (Rs.)	3839	3228	3334
Total Capital (Rs.)	**40509**	**48986**	**52957**
RWA (Rs.)	**184335**	**192965**	**208546**
Credit Risk	146428	149175	171585
Market Risk	10134	12784	5956
Operational Risk	27773	31006	31006
CET 1+CCB Ratio (%)	19.89	23.71	23.79
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	**19.89**	**23.71**	**23.79**
Tier 2 Ratio (%)	2.08	1.68	1.60
CRAR (%)	**21.98**	**25.39**	**25.39**
Leverage Ratio (%)	**8.65**	**9.75**	**10.33**



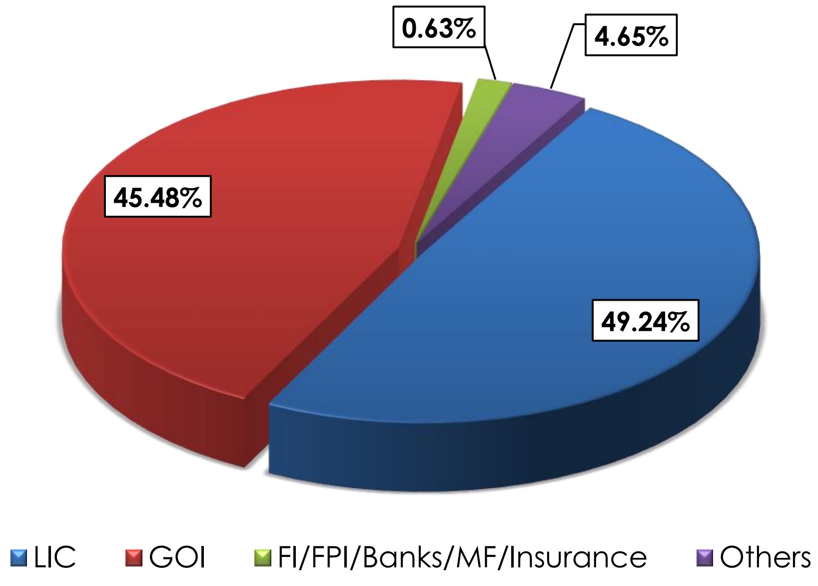




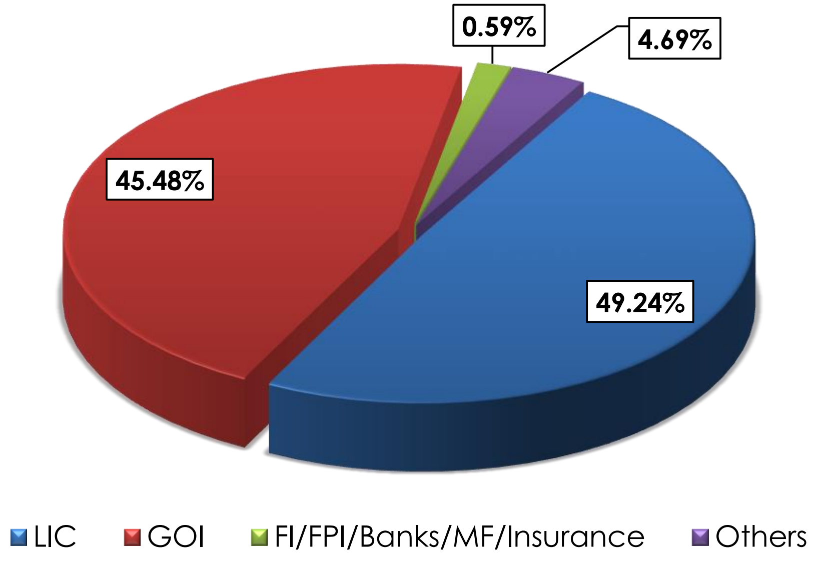
Shareholding Pattern

(Rs.Crore)

Sep 2024



Sep 2025



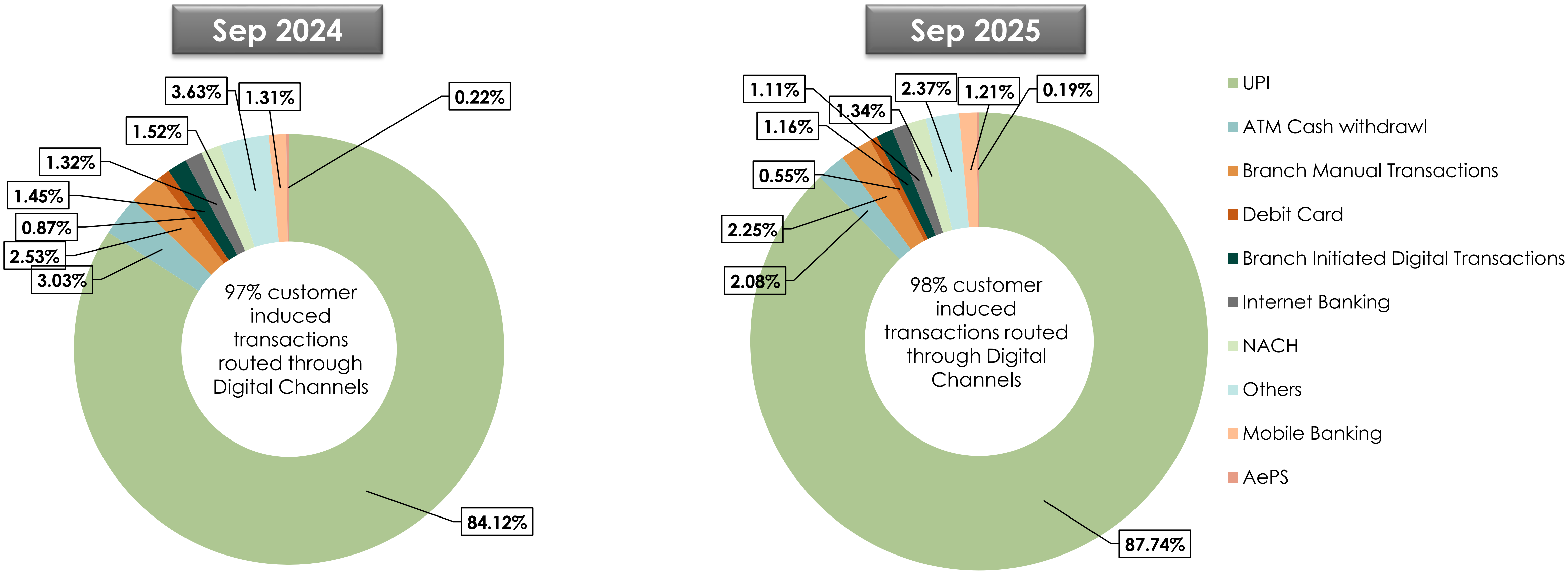
Particulars	Sep-24	Sep-25
Book Value (Rs. per share)	Rs.40.93	Rs.52.95
Market Capitalisation	Rs.93750 Cr	Rs.98295 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.107.9/Rs.59.50	Rs.106.32/Rs.65.89
Closing Price (NSE) (Rs. per share)	Rs.87.19	Rs.91.42
Earning Per Share (EPS) (6 months)	Rs.3.31	Rs.5.24

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

Digital Banking & Financial Inclusion

Digital Footprint

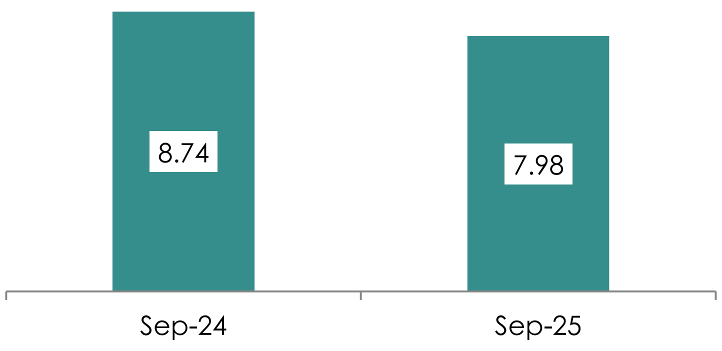
Customer Induced Financial Transaction Analysis



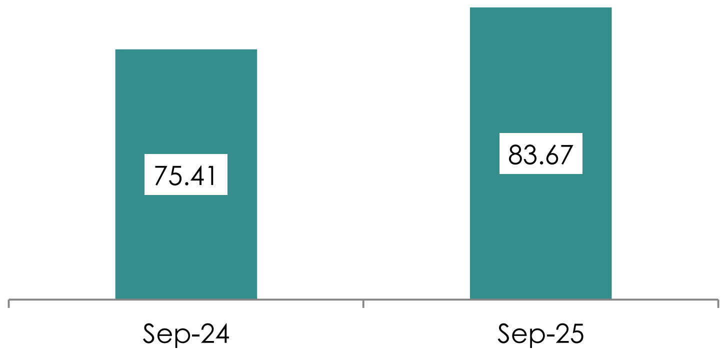
UPI continues as the preferred mode of transaction for Bank's customers.

Digital Footprint

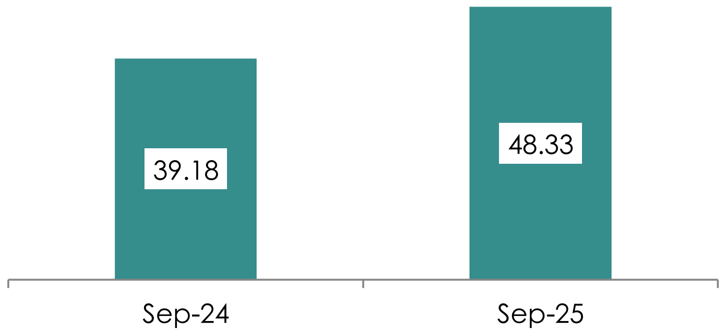
Internet Banking Users (In Lakhs)



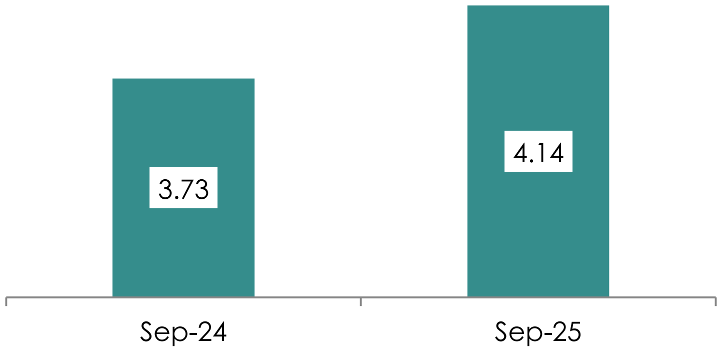
BHIM UPI Users (In Lakhs)



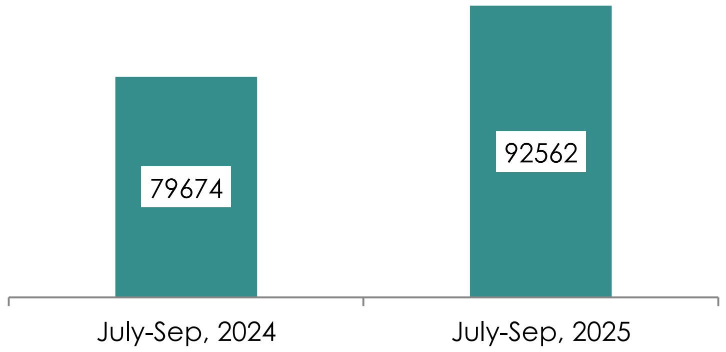
Mobile Banking Users (In Lakhs)



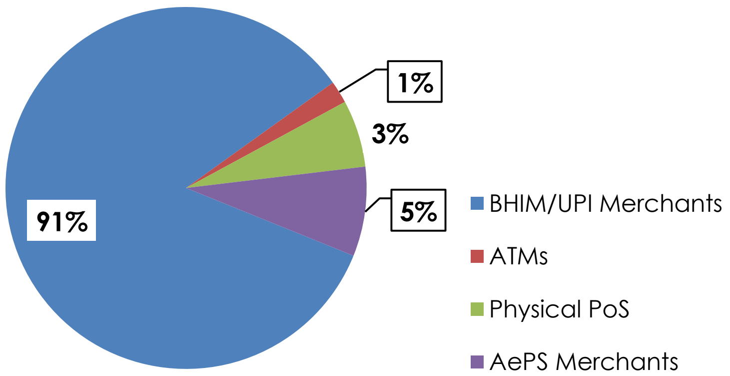
Merchant Base (In Lakhs)



UPI Transactional Value (Rs.crore)



Payment Acceptance Channels

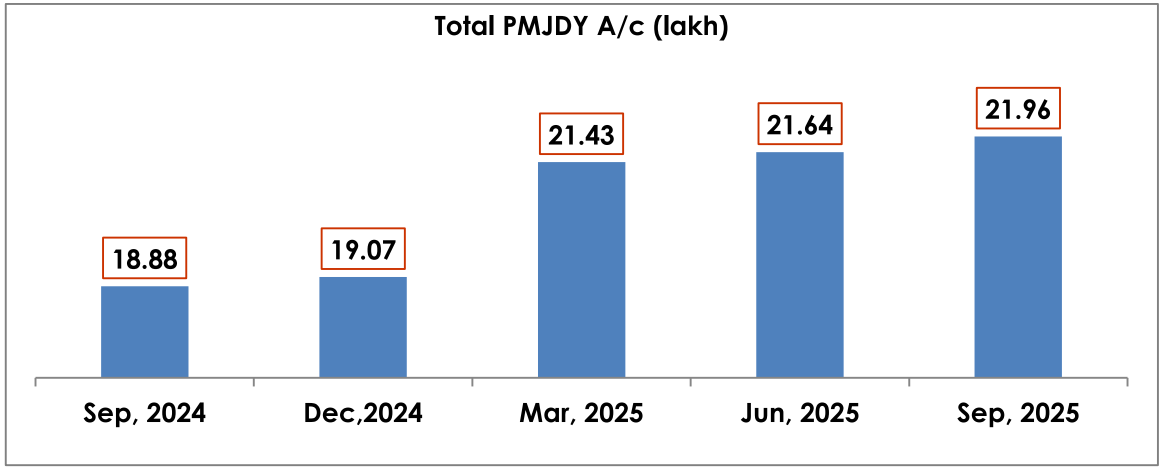


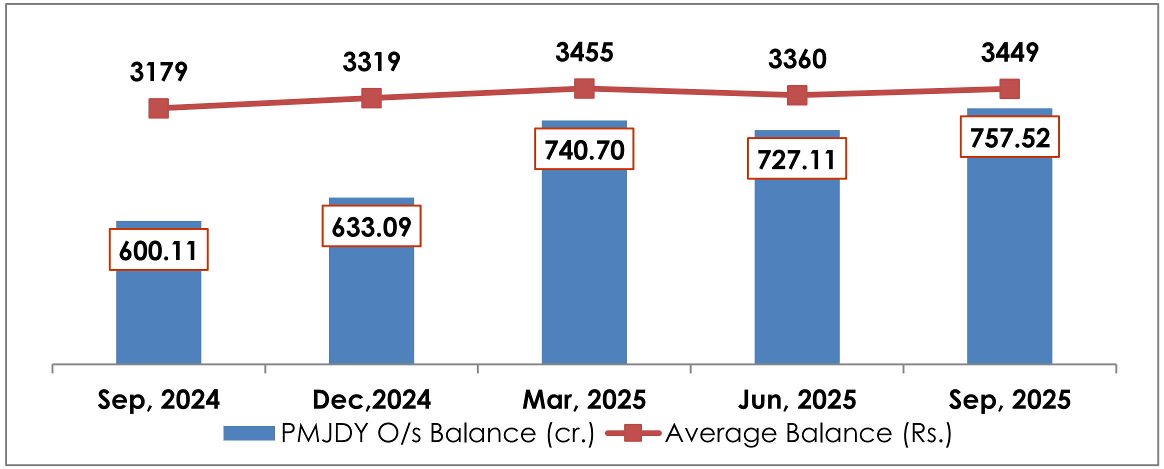
Based on Active Users

Financial Inclusion

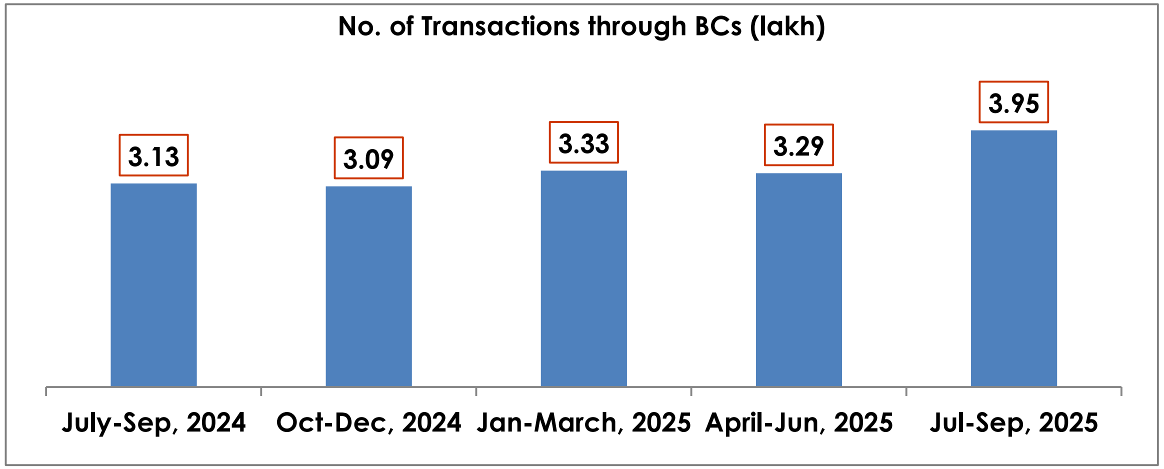
IDBI BANK

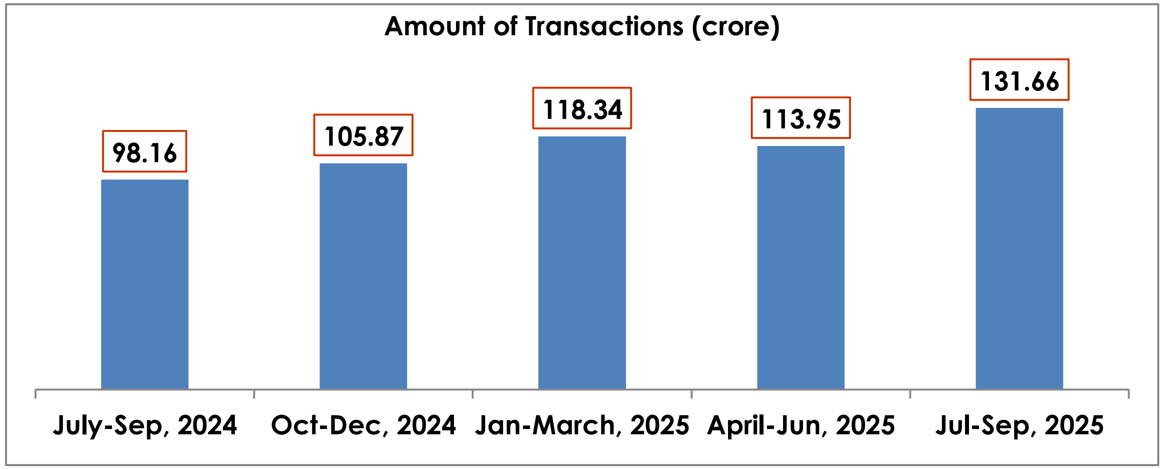
PMJDY





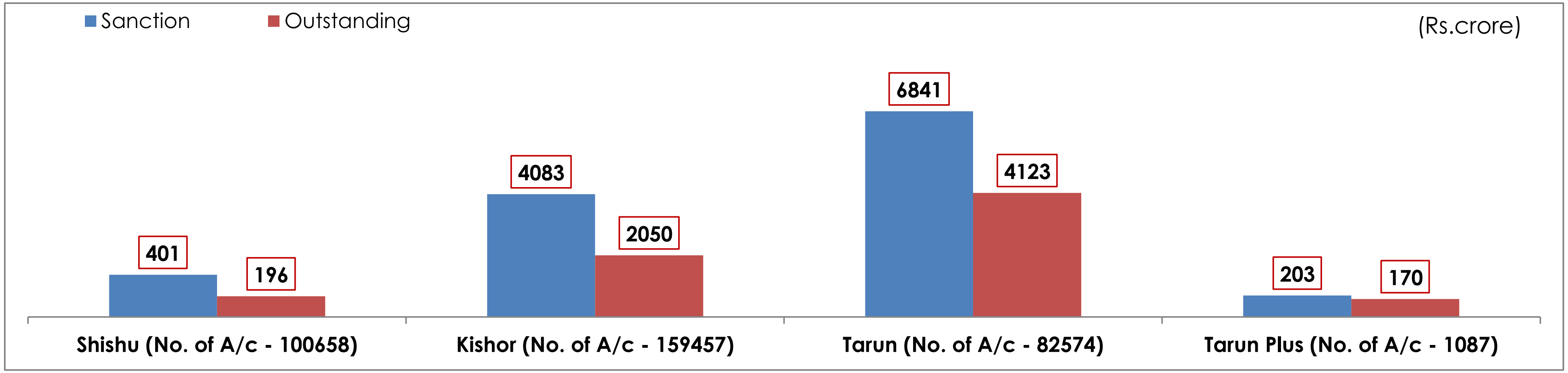
Transactions through Individual Business Correspondent (BCs)



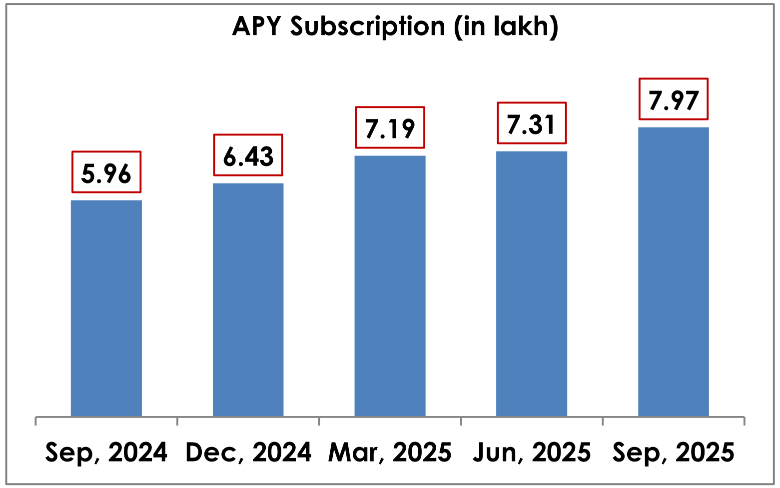


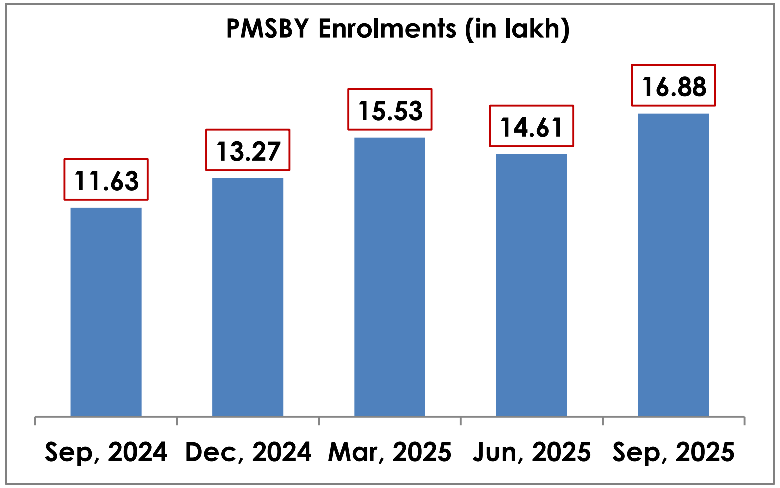
Financial Inclusion

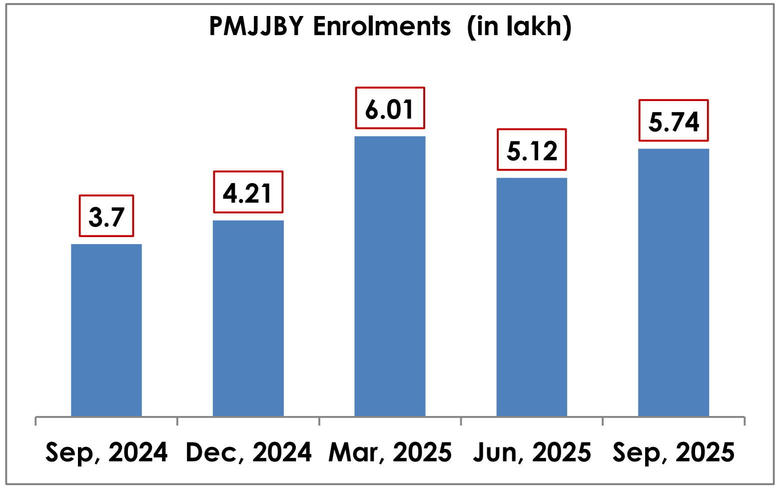
MUDRA Yojana as on Sep 30, 2025



Active Enrolment under Social security Scheme as on Sep 30, 2025







Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income H1 FY 2026	PAT H1 FY 2026	RoA H1 FY 2026	Net Worth H1 FY 2026
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	69.89 (62.23)	12.66 (10.62)	3.67% (3.02%)	373.80 (348.07)
IDBI Intech Ltd.	100	Technology Service Provider	72.95 (72.27)	3.31 (3.52)	5.78% (4.79%)	127.03 (121.07)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.06 (0.72)	-0.02 (0.57)	-0.98% (25.53%)	1.74 (2.21)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	6.50 (7.57)	4.30 (4.60)	1.92% (2.09%)	223.23 (219.81)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	58.09 (49.11)	35.07 (29.35)	7.84% (8.03%)	368.77 (336.62)

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 gradually brought down 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 48% 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 45%
- ✓ Continue to have RoA and RoE of above 1.50% and 15% respectively. CRAR to be maintained above 18%.

THANK YOU

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Non-Toll Free No.: 022-67719100.