

संदर्भ क्र. Ref No.:HO:IRC:UR:2025-26: 147

दिनांक Date: 29.07.2025

Scrip Code: BANKINDIA The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	Scrip Code: 532149 The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.
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महोदय/महोदया Dear Sir / Madam,

Press Release

**Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the
1st Quarter Year ended 30.06.2025**

We enclose copy of Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 1st Quarter ended 30.06.2025.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)
कंपनी सचिव Company Secretary



PRESS RELEASE

Q1FY26 RESULTS

Balance Sheet:

- **Bank's Global Advances** grew by 12.02% with **Domestic Advances** grew by 11.24% YoY. **Bank's Global Business** crossed ₹ 15 Lakh crores.
- **Overseas Advances** grew by 16.34% YoY.
- **Retail Advances** grew by 20% YoY, **MSME Advances** grew by 17% YoY followed by **Agriculture Advances** which grew by 12% YoY.
- **Bank's Deposits** grew by 9.07% YoY with **Domestic Deposits** grew by 9.62% YoY. **CASA Deposits** grew by 2.50% YoY and **CASA ratio** stands at 39.88% as on 30th June, 2025.

Profitability:

- **Operating Profit** for Q1FY26 grew by 9% YoY to Rs.4,009 crores.
- **Net Profit** for Q1FY26 increased by 32% YoY at ₹2,252 crores.
- Bank's **ROA** and **ROE** for Q1FY26 stand at 0.82% and 13.55% respectively.
- Global and Domestic **Net Interest Margin (NIM)** for Q1FY26 stood at 2.55% and 2.82% respectively.
- **Yield on Advances** (Global) for Q1FY26 stood at 8.01% and **Cost of Deposits** (Global) stood at 4.85% for Q1FY26.

Asset Quality:

- **Gross NPA ratio** at 2.92% improved by 170 bps YoY.
- **Net NPA ratio** at 0.75% improved by 24 bps YoY.
- **PCR** improved by 83 bps YoY and stands at 92.94%.
- **Slippage Ratio** improved by 2 bps YoY and stands at 0.33%.
- **Credit Cost** improves by 17 bps YoY to 0.68%.

Capital Adequacy:

- **Capital Adequacy Ratio (CRAR)** as at the end of Q1FY26 stands at 17.39%.

Alternate Channels:

- 1 Crore plus customers on-boarded so far through Mobile Banking App "**BOI Mobile Omni Neo Bank**".
- **Share of Digital transactions** in total transactions increased from ~94.2% in Q1FY25 to ~95.4% in Q1FY26.





Key Summary of Q1FY26 Results

₹ in Crores	Jun-24	Mar-25	Jun-25	YoY %
Balance Sheet				
Business Mix	13,64,660	14,82,589	15,06,142	10.37%
Advances (Global)	6,00,264	6,66,047	6,72,444	12.02%
Overseas	92,095	1,02,497	1,07,147	16.34%
Domestic	5,08,169	5,63,550	5,65,297	11.24%
- RAM Advances	2,81,118	3,22,676	3,28,048	16.69%
- RAM Share (%)	55.32	57.26	58.03	
Deposits (Global)	7,64,396	8,16,541	8,33,698	9.07%
Overseas	1,16,479	1,16,243	1,23,421	5.96%
Domestic	6,47,917	7,00,298	7,10,277	9.62%
Domestic CASA	2,74,973	2,80,316	2,81,846	2.50%
CASA Ratio (%)	42.68	40.29	39.88	-280 bps
GNPA	27,716	21,749	19,640	-29.14%
NNPA	5,702	5,358	4,950	-13.19%

₹ in Crores	Q1FY25	Q4FY25	Q1FY26	YoY %
Profit & Loss				
Interest Income	16,938	18,323	18,352	8.35%
Interest Expenses	10,663	12,260	12,284	15.20%
Net Interest Income	6,275	6,063	6,068	-3.29%
Non-Interest Income	1,302	3,428	2,166	66.37%
Operating Expenses	3,900	4,605	4,224	8.29%
Operating Profit	3,677	4,885	4,009	9.03%
Net Profit	1,703	2,626	2,252	32.27%
NIM, % (Global)	3.07	2.61	2.55	- 52 bps

Ratios (%)	Q1FY25	Q4FY25	Q1FY26	YoY (bps)
Asset Quality				
GNPA	4.62	3.27	2.92	-170
NNPA	0.99	0.82	0.75	-24
PCR	92.11	92.39	92.94	83
Slippage Ratio	0.35	0.32	0.33	-2
Credit Cost	0.85	0.84	0.68	-17
Capital Ratios				
CET-1 ratio	13.62	14.84	14.52	90
Tier-1 ratio	14.29	15.47	15.15	86
CRAR	16.18	17.77	17.39	121

