



PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2025

PERFORMANCE HIGHLIGHTS (QUARTER ENDED 30.06.2025 OVER 30.06.2024)

IOB's Net Profit jumps to historic high of ₹ 1,111 Cr registering Y-o-Y growth of 75.57 %

- ❖ Net Profit up by 75.57 % to ₹ 1,111 crore
- ❖ Operating profit increased by 40.70 % to ₹ 2,358 crore
- ❖ Net Interest Income increased by 12.50 % to ₹ 2,746 crore
- ❖ Net Interest Margin (NIM) stood at 3.04 % as on 30.06.2025
- ❖ Cost to Income Ratio improved by 754 bps to 44.22 %
- ❖ Return on Assets (ROA) improved by 44 bps to 1.14 %
- ❖ Return on Equity (RoE) improved by 490 bps to 19.00 %
- ❖ Total Business grew by 12.19 % to ₹ 5,93,213 crore
- ❖ Total Deposits up by 10.75 % to ₹ 3,30,792 crore
- ❖ CASA deposits increased by 15 % to ₹ 1,44, 837 crore
- ❖ CASA Ratio improved by 161 bps to 43.78 % as on 30.06.2025
- ❖ Gross Advances increased by 14.05 % to ₹ 2,62,421 crore
- ❖ CD Ratio increased to 79.33% as on 30.06.2025
- ❖ Gross NPA improved by 92 bps to 1.97 % as on 30.06.2025
- ❖ Net NPA improved by 19 bps to 0.32 % as on 30.06.2025
- ❖ Slippage ratio improved by 3 bps to 0.10 % as on 30.06.2025
- ❖ Credit Cost stood at 0.29 % as on 30.06.2025
- ❖ Total Recovery increased by 46.13 % to ₹ 851 crore
- ❖ Provision Coverage Ratio improved by 51 bps to 97.47 %
- ❖ CRAR improved by 46 bps to 18.28 % as on 30.06.2025

PROFITABILITY

(QUARTER ENDED 30.06.2025 OVER 30.06.2024)

- ❖ **Net Profit** increased by ₹ 478 crores to ₹ 1,111 crores as on 30.06.2025, as compared to ₹ 6,33 crores as on 30.06.2024, registering growth of 75.57% on YoY basis
- ❖ **Operating Profit** increased by ₹ 682 crores to ₹ 2,358 crores as on 30.06.2025, as compared to ₹ 1,676 crores as on 30.06.2024, registering growth of 40.70% on YoY basis
- ❖ **Net Interest Income (NII)** increased by ₹ 305 crores to ₹ 2,746 crores as on 30.06.2025, as compared to ₹ 2,441 crores as on 30.06.2024, registering growth of 12.50 % on YoY basis
- ❖ **Cost to Income Ratio** improved by 754 bps to 44.22 % as on 30.06.2025, as compared to 51.76 % as on 30.06.2024
- ❖ **Return on Assets (ROA)** increased by 44 bps to 1.14 % as on 30.06.2025, as compared to 0.70 % as on 30.06.2024
- ❖ **Return on Equity (ROE)** increased by 490 bps to 19.00 % as on 30.06.2025, as compared to 14.10 % as on 30.06.2024
- ❖ **Net interest Margin (NIM)- Global** stood at 3.04 % and Domestic NIM at 3.17 % as on 30.06.2025

BUSINESS HIGHLIGHTS

- ❖ **Total Business of the Bank**, increased ₹ 5,93,213 crores as on 30.06.2025 as against ₹ 5,28,773 crores, registering growth of ₹ 64,440 crores (12.19%) on YoY basis. The same is increased by 5.56 % on a Q-o-Q sequential basis
- ❖ **Total Deposits** increased by ₹ 32,111 crores to ₹ 3,30,792 crores as on 30.06.2025, as compared to ₹ 2,98,681 crores as on 30.06.2024, registering growth of 10.75 % on YoY basis. The same is increased by 6.04 % on a Q-o-Q sequential basis
- ❖ **Gross Advances** increased by 32, 329 crores (14.05%) on YoY basis and stood at ₹ 2,62,421 crores as on 30.06.2025 as against ₹ 2,30,092 crores as on 30.06.2024. The same is increased by 4.96% on a Q-o-Q sequential basis

- ❖ **CASA** deposits increased to ₹1,44,837 Crore as on 30.06.2025 from ₹1,25,947 Crore as on 30.06.2024, reflecting Y-o-Y growth of 15.00% basis. The same is increased by 6.37 % on a Q-o-Q sequential basis
- ❖ **CASA Ratio** improved by 161 bps to 43.78 % as on 30.06.2025. The same is increased by 13 bps on a Q-o-Q sequential basis.
- ❖ **Credit to Deposit (CD) Ratio** stood at 79.33% as on 30.06.2025

ASSET QUALITY

- ❖ **Gross Non-Performing Assets (GNPA) ratio** reduced to 1.97% as on 30.06.2025 against 2.89 % as on 30.06.2024 reduced by 92 bps. The same is reduced by 17 bps on a Q-o-Q sequential basis.
- ❖ **Net NPA ratio** reduced to 0.32% as on 30.06.2025 against 0.51 % as on 30.06.2024 reduced by 19 bps. The same is reduced by 5 bps on a Q-o-Q sequential basis.
- ❖ **Provision Coverage ratio** improved by 51 bps to 97.47 % as on 30.06.2025 as against 96.96 % as on 30.06.2024.
- ❖ **Slippage ratio** improved by 3 bps to 0.10 % as on 30.06.2025 as against 0.13 % as on 30.06.2024
- ❖ **Credit Cost** stood at 0.29 % as on 30.06.2025

RECOVERY

- ❖ **Total Recovery** for the quarter ended 30.06.2025 increased by ₹269 Cr to ₹851Cr from ₹582 Cr as on 30.06.2024
- ❖ **Recovery from the written off accounts (technical write off & set off)** for the quarter ended 30.06.2025 increased by ₹265 Cr to ₹629 from ₹364 Cr as on 30.06.2024

CAPITAL ADEQUACY

- ❖ **BASEL III Capital Adequacy Ratio (CRAR)** improved by 46 bps to 18.28% as on 30.06.2025, out of which CET1 is 15.78% and Tier-II is 2.50%.

AWARDS, ACCOLADES & INITIATIVES

- Indian Overseas Bank has been ranked **FIRST among Public Sector Bank (PSB)** category for the month of June 2025 **for Outstanding Performance in Customer Service (CPGRAM)**
- Shri M. Nagaraju, I.A.S., Secretary, DFS, Ministry of Finance, launched multiple customer-centric digital initiatives at Indian Overseas Bank's Central Office in Chennai on July 11, 2025. The Key initiatives launched include: QR-based Real-Time Customer Feedback System, Re-KYC through Business Correspondents, WhatsApp Banking, IOB Organic Farming Card and IOB- Akshara AI Pin Generation
- Indian Overseas Bank has been recognized as the winner in the Special Initiative Citation category in the EASE 7.0 Reforms.
- Indian Overseas Bank, as Principal Sponsor, hosted a landmark FPO Conclave in Madurai on "Empowering Farmers to Adopt Organic Farming," supported by AMUL & RICHPLUS.
- Indian Overseas Bank has been recognized as one of top 3 banks under Kalaighar Kaivina Thittam (MSME) Scheme.
- MOU signing between Indian Overseas Bank (IOB) and Indian Institute of Banking & Finance (IIBF) on 17th May 2025 for customized MSME course.

CUSTOMER TOUCH POINT PAN INDIA

- Number of Domestic Branches expanded by 95 branches to 3,345 as on 30.06.2025 from 3,250 branches as on 30.06.2024
- Number of Business Correspondent engagement increased by 3,794 to 10,872 as on 30.06.2025 from 7,078 branches as on 30.06.2024
- Total Customer touch points increased to 17,678 as on 30.06.2025
- Out of the total 3345 domestic branches, Bank has 1948 (58%) branches in rural & semi-urban areas.