PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2025

PERFORMANCE HIGHLIGHTS
(QUARTER ENDED 30.09.2025 OVER 30.09.2024)

IOB Consistently Shines Bright: Net Profit Hits All-Time High of ₹1,226 Cr, Up 57.79 % YoY

- Net Profit up by 57.79 % to ₹ 1,226 crore
- Operating profit increased by 12.78 % to ₹ 2,400 crore
- Net Interest Income increased by 20.53 % to ₹ 3,059 crore
- Net Interest Margin (NIM)-Domestic increased to 3.35 %
- Net Interest Margin (NIM)-Global increased to 3.21 %
- Cost to Income Ratio reduced by 321 bps to 45.76 %
- Return on Assets (ROA) increased by 38 bps to 1.20 %
- Return on Equity (RoE) increased by 305 bps at 19.95 %
- Total Business grew by 14.10 % to ₹ 6,17,034 crore
- Total Deposits up by 9.15 % to ₹ 3,39,066 crore
- CASA deposits increased by 4.19 % to ₹ 1,37,387 crore
- CASA Ratio stood at 40.52 % as on 30.09.2025
- Gross Advances increased by 20.78 % to ₹ 2,77,968 crore
- CD Ratio increased to 81.98 % as on 30.09.2025
- Gross NPA reduced by 89 bps to 1.83 % as on 30.09.2025
- Net NPA reduced by 19 bps to 0.28 % as on 30.09.2025
- Slippage ratio maintained at 0.11 % as on 30.09.2025
- Credit Cost stood at 0.18 % as on 30.09.2025
- Total Recovery during the quarter stood at ₹ 874 crore
- Provision Coverage Ratio increased by 42 bps to 97.48 %
- CRAR improved by 49 bps to 17.94 % as on 30.09.2025

PROFITABILITY
(QUARTER ENDED 30.09.2025 OVER 30.09.2024)

- **Net Profit** increased by ₹ 449 crores to ₹ 1,226 crores as on 30.09.2025, as compared to ₹ 777 crores as on 30.09.2024, registering growth of 57.79% on YoY basis
- **Operating Profit** increased by ₹ 272 crores to ₹ 2,400 crores as on 30.09.2025, as compared to ₹ 2,128 crores as on 30.09.2024, registering growth of 12.78% on YoY basis
- **Net Interest Income (NII)** increased by ₹ 521 crores to ₹ 3,059 crores as on 30.09.2025, as compared to ₹ 2,538 crores as on 30.09.2024, registering growth of 20.53 % on YoY basis
- **Net interest Margin (NIM)- Domestic** increased by 14 bps to 3.35 % as on 30.09.2025 as compared to 3.21 % as on 30.09.2024
- **Net interest Margin (NIM)- Global** increased by 13 bps to 3.21 % as on 30.09.2025 as compared to 3.08 % as on 30.09.2024
- **Cost to Income Ratio** reduced by 321 bps to 45.76 % as on 30.09.2025, as compared to 48.97 % as on 30.09.2024
- **Return on Assets (ROA)** increased by 38 bps to 1.20 % as on 30.09.2025, as compared to 0.82 % as on 30.09.2024
- **Return on Equity (ROE)** increased by 305 bps to 19.95 % as on 30.09.2025, as compared to 16.90 % as on 30.09.2024

PROFITABILITY
(HALF YEAR ENDED 30.09.2025 OVER 30.09.2024)

- **Net Profit** increased by ₹ 927 crores to ₹ 2,337 crores as on 30.09.2025, as compared to ₹ 1,410 crores as on 30.09.2024, registering growth of 65.74% on YoY basis
- **Operating Profit** increased by ₹ 954 crores to ₹ 4,758 crores as on 30.09.2025, as compared to ₹ 3,804 crores as on 30.09.2024, registering growth of 25.08% on YoY basis

- **Net Interest Income (NII)** increased by ₹ 826 crores to ₹ 5,805 crores as on 30.09.2025, as compared to ₹ 4,979 crores as on 30.09.2024, registering growth of 16.59 % on YoY basis
- **Net interest Margin (NIM)- Domestic** increased by 6 bps to 3.26 % as on 30.09.2025 as compared to 3.20 % as on 30.09.2024
- **Net interest Margin (NIM)- Global** increased by 6 bps to 3.12 % as on 30.09.2025 as compared to 3.06 % as on 30.09.2024
- **Cost to Income Ratio** reduced by 523 bps to 45.01 % as on 30.09.2025, as compared to 50.24 % as on 30.09.2024
- **Return on Assets (ROA)** increased by 41 bps to 1.17 % as on 30.09.2025, as compared to 0.76 % as on 30.09.2024
- **Return on Equity (ROE)** increased by 417 bps to 19.40 % as on 30.09.2025, as compared to 15.23 % as on 30.09.2024

BUSINESS HIGHLIGHTS

- **Total Business of the Bank** increased by ₹ 76,233 crores to ₹ 6,17,034 crores as on 30.09.2025, as compared to ₹ 5,40,801 crores as on 30.09.2024, registering growth of 14.10 % on YoY basis. The same is increased by 4.02 % on a Q-o-Q sequential basis
- **Total Deposits** increased by ₹ 28,414 crores to ₹ 3,39,066 crores as on 30.09.2025, as compared to ₹ 3,10,652 crores as on 30.09.2024, registering growth of 9.15 % on YoY basis. The same is increased by 2.50 % on a Q-o-Q sequential basis
- **Gross Advances** increased by ₹ 47,819 crores to ₹ 2,77,968 crores as on 30.09.2025, as compared to ₹ 2,30,149 crores as on 30.09.2024, registering growth of 20.78 % on YoY basis. The same is increased by 5.92 % on a Q-o-Q sequential basis
- **CASA** increased by ₹ 5,531 crores to ₹ 1,37,387 crores as on 30.09.2025, as compared to ₹ 1,31,856 crores as on 30.09.2024, registering growth of 4.19 % on YoY basis.
- **CASA Ratio** stood at 40.52 % as on 30.09.2025.
- **Credit to Deposit (CD) Ratio** stood at 81.98% as on 30.09.2025

ASSET QUALITY

- **Gross Non-Performing Assets (GNPA) ratio** reduced by 89 bps to 1.83% as on 30.09.2025 against 2.72 % as on 30.09.2024. The same is reduced by 14 bps on a Q-o-Q sequential basis.
- **Net NPA ratio** reduced by 19 bps to 0.28% as on 30.09.2025 against 0.47 % as on 30.09.2024. The same is reduced by 4 bps on a Q-o-Q sequential basis.
- **Provision Coverage ratio** increased by 42 bps to 97.48 % as on 30.09.2025 as against 97.06 % as on 30.09.2024.
- **Slippage ratio** maintained at 0.11 % as on 30.09.2025
- **Credit Cost** stood at 0.18 % as on 30.09.2025

RECOVERY

- **Total Recovery** for the quarter ended 30.09.2025 increased to ₹874 from ₹851 Crore as on 30.06.2025
- **Recovery from the written off accounts (technical write off & set off)** for the quarter ended 30.09.2025 stood at ₹461 Crore

CAPITAL ADEQUACY

- **BASEL III Capital Adequacy Ratio (CRAR)** increased by 49 bps to 17.94% as on 30.09.2025, out of which CET1 is 15.53% and Tier-II is 2.41%.

AWARDS, ACCOLADES & INITIATIVES

- **IOB Bags *Rajbhasha Kirti Award* for the Third Consecutive Year**: Indian Overseas Bank has once again been conferred the prestigious Rajbhasha Kirti Award for outstanding implementation of the Official Language.
- **Hat-Trick of Excellence! IOB Leads Grievance Redressal Index for Third Month Running:** Indian Overseas Bank has been ranked No. 1 among Public Sector Banks in the GRAI for August 2025, issued by DFS. This marks the **third consecutive month (June–August 2025)** of IOB topping the index, reflecting its **strong redressal system and customer focus**.
- **Indian Overseas Bank** has received the **SKOCH Platinum Award in the BFSI category** for its in-house IOB SMART app and Risk Management initiatives.

CUSTOMER TOUCH POINT PAN INDIA

- Number of Domestic Branches expanded by 104 to 3,373 as on 30.09.2025 from 3,269 branches as on 30.09.2024
- Out of the total 3,373 domestic branches, Bank has 1962 (58%) branches in rural & semi-urban areas.
- Number of ATM/CR expanded by 66 to 3,567 as on 30.09.2025 from 3,501 branches as on 30.09.2024
- Number of Business Correspondent increased by 3,444 to 11,467 as on 30.09.2025 from 8,023 branches as on 30.09.2024
- Total Customer Touch points stood at 18,407 as on 30.09.2025

IOB PERFORMANCE IN SEPTEMBER '2025

Amt. in Crore

PARAMETERS (EXCL TWO)	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Sep-24	Jun-25	Sep-25	(%)	(%)
NET PROFIT	777	1111	1226	57.79	10.35
OPERATING PROFIT	2128	2358	2400	12.78	1.78
NET INTEREST INCOME (NII)	2538	2746	3059	20.53	11.40
NIM-DOMESTIC	3.21%	3.17%	3.35%	14 bps	18 bps
NIM-GLOBAL	3.08%	3.04%	3.21%	13 bps	17 bps
COST TO INCOME RATIO	48.97%	44.22%	45.76%	-321 bps	154 bps
RETURN ON ASSET (ROA)	0.82%	1.14%	1.20%	38 bps	6 bps
RETURN ON EQUITY (ROE)	16.90%	19.00%	19.95%	305 bps	95 bps
GROSS NPA %	2.72%	1.97%	1.83%	-89 bps	-14 bps
NET NPA %	0.47%	0.32%	0.28%	-19 bps	-4 bps
PCR %	97.06%	97.47%	97.48%	42 bps	1 bps
CREDIT COST %	0.12%	0.29%	0.18%	6 bps	-11 bps
SLIPPAGE RATIO	0.11%	0.10%	0.11%	Maintained	1 bps
CASA DEPOSIT	131856	144837	137387	4.19	-5.14
CASA RATIO	42.44%	43.78%	40.52%	-192 bps	-326 bps
TOTAL DEPOSIT	310652	330792	339066	9.15	2.50
TOTAL ADVANCES	230149	262421	277968	20.78	5.92
TOTAL BUSINESS	540801	593213	617034	14.10	4.02
C-D RATIO	74.09%	79.33%	81.98%	789 bps	265 bps
CRAR %	17.45%	18.28%	17.94%	49 bps	-34 bps

Place: Chennai
Date:16.10.2025