

October 18, 2025

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051
---	---

Dear Madam/Sir,

**Un-audited Financial Results for the
quarter and half year ended September 30, 2025**

Further to Bank's disclosure dated October 10, 2025 on the captioned subject, please find attached a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

Company Secretary



प्रेस विज्ञप्ति
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1457

IDBI Bank Limited - Financial Results
for the Quarter and Half year ended September 30, 2025

Highlights-Q2 FY 2026

- ❖ Net Profit surges to ₹3,627 crore, registering a growth of 98% YoY
- ❖ Operating Profit recorded at ₹3,523 crore, YoY growth of 17%.
- ❖ Total Business stood at ₹ 5,33,730 crore, YoY growth of 12%.
- ❖ Total Deposits stood at ₹ 3,03,510 cr, YoY growth of 9%
- ❖ Net Advances stood at ₹ 2,30,220 cr, YoY growth of 15%
- ❖ Return on Assets (ROA) improved 3.55%, YoY growth by 158 bps
- ❖ CRAR at 25.39%, YoY growth by 341 bps
- ❖ Gross NPA down to 2.65%, YoY reduction by 103 bps
- ❖ Net NPA stood at 0.21%
- ❖ Provision Coverage Ratio (PCR) at 99.26%
- ❖ CASA ratio at 45.81%

Operating Performance for Q2 of FY 2026

- **Net Profit improved** by 98% in Q2-FY2026 to ₹3,627 crore (includes profit on sale of investment in NSDL ₹ 1699 crore) as against net profit of ₹1,836 crore in Q2-FY2025.
- **Operating profit improved** by 17% in Q2-FY2026 to ₹3,523 crore as against ₹3,006 crore in Q2-FY2025.
- **Net Interest Income** stood at ₹3,285 crore in Q2-FY2026 as against ₹3,875 crore in Q2-FY2025.

- **Return on Assets (ROA) improved** by 158 bps to 3.55% in Q2-FY2026 as compared to 1.97% for Q2-FY2025.
- **Cost of Deposit** stood at 4.69% in Q2-FY2026 as compared to 4.65% in Q2-FY2025.
- **Cost of Funds** improved to 4.82% in Q2-FY2026 as compared to 4.87% in Q2-FY2025.
- **Return on Equity (ROE)** improved to 29.64% in Q2-FY2026 as compared to 20.35% in Q2-FY2025.
- **Cost to Income Ratio** stood at 38.99%.
- **Net Interest Margin (NIM)** stood at 3.71% in Q2-FY2026.

Business Growth

- **Total Deposits crossed ₹3 trillion mark**, to ₹3,03,510 crore as on September 30, 2025 as against ₹2,77,602 crore as on September 30, 2024 registering a growth of 9% YoY.
- **CASA stood at ₹1,39,036 crore** and CASA ratio stood at 45.81% as on September 30, 2025. As on September 30, 2024 total CASA and CASA ratio were at ₹1,33,639 crore and 48.14%, respectively.
- **Net advances stood at ₹2,30,220 crore** as on September 30, 2025 as against ₹2,00,944 crore as on September 30, 2024 registering a growth of 15% YoY.
- The composition of Corporate v/s Retail in Gross Advances portfolio stood at 29:71 as on September 30, 2025.

Asset Quality

- **Gross NPA ratio improved to 2.65%** as on September 30, 2025 as against 3.68% as on September 30, 2024.
- **Net NPA ratio** stood at 0.21% as on September 30, 2025 as against 0.20% as on September 30, 2024.
- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.26% as on September 30, 2025 as against 99.42% as on September 30, 2024.

Capital Position

- **Tier-1 Capital improved** to 23.79% as on September 30, 2025 as against 19.89% as on September 30, 2024.

- **CRAR improved** to 25.39% as on September 30, 2025 as against 21.98% as on September 30, 2024.
- **Risk Weighted Assets (RWA)** stood at ₹2,08,546 crore as on September 30, 2025 as against ₹1,84,335 crore as on September 30, 2024.

Significant Developments

- IDBI Bank inaugurated its in-house archival gallery '*Smriti Path: A Journey of Milestones*' in the month of September 2025.
- IDBI Bank won two awards at the 3rd ICC emerging Asia Banking Conclave & Awards 2025 for the Best Performance in Profitability – India, Private Sector Bank (Mid-Size) and a jointly shared award for the Best Performance in Risk Management – India, Private Sector Bank (Mid-Size).
- IDBI Bank and National Small Industries Corporation (NSIC) signed an MoU for strengthening MSME outreach.
- IDBI Bank participated in the SWIFT International Banking Operations Seminar (SIBOS) 2025, held at Messe, Frankfurt, Germany, showcasing its strength in Trade Finance and Treasury, through a dedicated stall in the 'India Pavilion', which was centrally coordinated by the Indian Banks' Association (IBA).

Mumbai, October 18, 2025: The Board of Directors of **IDBI Bank Ltd.** met in Mumbai today and approved the financial results for the Quarter and half year ended September 30, 2025.

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड ● पंजीकृत कार्यालय: आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई 400 005

IDBI Bank Limited ● Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005

सीआइएन/(CIN)L65190MH2004GOI148838

VISIT US: www.idbi.bank.in    

IDBI Bank Ltd
Key Summary for Q2 FY 2026 Results

P&L Highlights					
(INR in Crore)	Q2FY26	Q1FY26	Growth %	Q2FY25	Growth %
	(3M)	(3M)	Q-o-Q	(3 M)	Y-o-Y
Interest Income	7,104	7,021	↑ 1%	7,442	↓ -5%
Non-Interest Income	2,489	1,437	↑ 73%	1,313	↑ 90%
Net Interest Income	3,285	3,166	↑ 4%	3,875	↓ -15%
Operating Profit	3,523	2,354	↑ 50%	3,006	↑ 17%
Provisions	-105	347	↓ -130%	1,170	↓ -109%
Profit/(loss) after Tax ²	3,627	2,007	↑ 81%	1,836	↑ 98%
Basic EPS (INR)	3.37	1.87	↑ 80%	1.71	↑ 97%
Key P&L Ratios					
Return on Assets ¹	3.55%	2.01%	↑ 154 bps	1.97%	↑ 158 bps
Return on Equity ¹	29.64%	17.91%	↑ 1173 bps	20.35%	↑ 929 bps
NIM ¹	3.71%	3.68%	↑ 3 bps	4.87%	↓ -116 bps
Cost of Fund	4.82%	4.98%	↓ -16 bps	4.87%	↓ -5 bps
Cost of Deposit	4.69%	4.84%	↓ -15 bps	4.65%	↑ 4 bps
Cost to Net Income Ratio	38.99%	48.86%	↓ -987 bps	42.05%	↓ -306 bps
Non-Interest Income to Total Income	25.95%	16.99%	↑ 896 bps	14.99%	↑ 1096 bps
Balance Sheet Highlights					
(INR in Crore)	30-Sep-25	30-Jun-25	Growth % Q-o-Q	30-Sep-24	Growth % Y-o-Y
Net Advances	2,30,220	2,11,907	↑ 9%	2,00,944	↑ 15%
Deposits	3,03,510	2,96,868	↑ 2%	2,77,602	↑ 9%
of which CASA	1,39,036	1,32,553	↑ 5%	1,33,639	↑ 4%
Shareholders' Funds	67,279	62,367	↑ 8%	53,431	↑ 26%
Total Balance Sheet	4,15,868	4,03,080	↑ 3%	3,72,387	↑ 12%
Total RWA	2,08,546	1,92,965	↑ 8%	1,84,335	↑ 13%
Key Balance Sheet Ratios					
Capital Adequacy	25.39%	25.39%	↔ 0 bps	21.98%	↑ 341 bps
CET I Ratio	23.79%	23.71%	↑ 8 bps	19.89%	↑ 390 bps
Gross NPA	2.65%	2.93%	↓ -28 bps	3.68%	↓ -103 bps
Net NPA	0.21%	0.21%	↔ 0 bps	0.20%	↑ 1 bps
Provision Coverage ratio	99.26%	99.31%	↓ -5 bps	99.42%	↓ -16 bps
CASA Ratio	45.81%	44.65%	↑ 116 bps	48.14%	↓ -233 bps
CD Ratio	75.85%	71.38%	↑ 447 bps	72.39%	↑ 346 bps

¹Annualized

²Q2 FY26 Includes profit on sale of investment in NSDL Rs.1699 crore.

Previous periods figures have been regrouped/ restated (wherever necessary)
