बैंक ऑफ़ इंडिया
Bank of India BOI

संदर्भ क्र. Ref No.:HO:IRC:AS:2026-27:129 दिनांक Date: 24.07.2026

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

महोदय/महोदया Dear Sir / Madam,

Press Release–
Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 1st Quarter ended 30.06.2026

We enclose copy of Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 1st Quarter ended 30.06.2026.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,

USHA RAMSINGHANI

Digitally signed by: USHA RAMSINGHANI
DN: CN = USHA RAMSINGHANI C = IN O = BANK OF INDIA OU = INVESTOR RELATION CELL
Date: 2026.07.24 16:48:41 +06'30'

बैंक ऑफ़ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

Bank of India
Relationship beyond banking

PRESS RELEASE

Date: 24th July, 2026

Financial Results for the Quarter ended 30th June, 2026

KEY HIGHLIGHTS (Q1FY27)

1. **Global Business** increased to **₹17,55,699 Crore**, by 16.57% YoY.
2. **Global Deposits** increased to **₹9,57,924 Crore**, by 14.90% YoY.
3. **Global Advances** increased to **₹7,97,775 Crore**, by 18.64% YoY.
4. **RAM Advances** grew by 19.75% YoY and it constitutes **58.30%** of Advances.
5. **Operating Profit** increased by 25.99% YoY to **₹5,051 Crore.**
6. **Net Profit** increased by 36.23% YoY to **₹3,068 Crore**.
7. **Cost to Income Ratio (CIR)** improved by 498 bps to **46.33%.**
8. **Return on Assets (ROA)** increased by 19 bps YoY to **1.01%.**
9. **Gross NPA ratio** improved by 111 bps YoY to **1.81%.**
10. **Net NPA ratio** improved by 24 bps YoY to **0.51%.**
11. **Slippage ratio** improved by 9 bps YoY to **0.24%.**
12. **Net Interest Margin (NIM) [Global]** stood at **2.52%.**
13. **Return on Equity (ROE)** increased by 257 bps to **16.12%.**
14. **CRAR** increased to **18.69%,** with CET-1 ratio at 15.97%.

Profitability:

Q1-FY27:

1. **Net Profit** for the quarter improved by 36.23% YoY and stood at **₹3,068 Cr** for Q1 FY27 against ₹2,252 Cr in Q1 FY26.

2. **Operating Profit** increased by 25.99% YoY and stood at **₹5,051 Cr** for Q1 FY27 against ₹4,009 Cr in Q1 FY26.

3. **Net Interest Income (NII)** increased by 12.61% YoY and stood at **₹6,833 Cr** for Q1FY27 against ₹6,068 Cr for Q1FY26.

4. **Non-Interest Income** increased by 19.07% YoY and stood at ₹**2,579 Cr** for Q1FY27 against ₹2,166 Cr in Q1FY26.

Business:

1. **Global Business** increased by 16.57**%** YoY from ₹15,06,142 Cr in Jun'25 to **₹17,55,699 Cr** in Jun'26.

2. **Global Deposits** increased by 14.90**%** YoY from ₹8,33,698 Cr in Jun'25 to **₹9,57,924 Cr** in Jun'26.

3. **Global Advances** increased by 18.64**%** YoY from ₹6,72,444 Cr in Jun'25 to **₹7,97,775 Cr** in Jun'26.

4. **Overseas Deposits** increased by 7.73**%** YOY to **₹1,32,961 Cr** and **Overseas Advances** increased by 15.67% YOY to **₹1,23,942 Cr** in Jun'26.

5. **Domestic Deposits** increased by 16.15**%** YoY from ₹7,10,277 Cr in Jun'25 to **₹8,24,963 Cr** in Jun'26.

6. **Domestic CASA** went up by 7.18**%** YoY from ₹2,81,846 Cr in Jun'25 to **₹3,02,085 Cr** in Jun'26 and CASA ratio stood at 36.68%.

7. **Domestic Advances** increased by 19.20**%** YoY from ₹5,65,297 Cr in Jun'25 to **₹6,73,833 Cr** in Jun'26.

8. **RAM Advances** increased by 19.75**%** YoY from ₹ 3,28,048 Cr in Jun'25 to **₹3,92,833 Cr** in Jun'26, constituting **58.30% of domestic Gross Advances** in Jun'26.

9. **Retail Credit** increased by 20.60% YoY from ₹1,37,782 Cr in Jun'25 to **₹1,66,170 Cr** in Jun'26.

10. **MSME Advances** increased by 19.34% YoY from ₹92,908 Cr in Jun'25 to **₹1,10,881 Cr** in Jun'26.

11. **Agriculture Credit** increased by 18.92**%** YoY from ₹97,358 Cr in Jun'25 to **₹1,15,782 Cr** in Jun'26.

Asset Quality:

1. **Gross NPA** declined by 26.41% YoY from ₹19,640 Cr in Jun'25 to **₹14,454 Cr** in Jun'26.

2. **Net NPA** declined by 18.81% YoY from ₹4,950 Cr in Jun'25 to **₹4,019 Cr** in Jun'26.

3. **GNPA ratio** improved by 111 bps from 2.92% in Jun'25 to **1.81%** in Jun'26.

4. **Net NPA ratio** improved by 24 bps from 0.75% in Jun'25 to **0.51%** in Jun'26.

5. **Provision Coverage Ratio (PCR)** stood at **93.83%** in Jun'26 as against 92.94% in Jun'25.

Priority Sector:

1. **Priority Sector Advances** increased by 10.93% YOY and achieved **47.11% of ANBC** as on Jun'26. **Agricultural advances** achieved **19.85% of ANBC**.

2. Advances to **Small & Marginal Farmers** achieved **14.22% of ANBC** in Jun'26 against regulatory norm of 10%.

3. **Advances to Weaker Sections** achieved **17.95% of ANBC** in Jun'26 against regulatory norm of 12%.

Financial Inclusion:

Bank has opened 3.58 Lakh new PMJDY accounts during Q1FY27.

(No. in Lacs)

JANSURAKSHA ENROLLMENT	30.06.25	30.06.26
PMJJBY	124	137
PMSBY	290	309
APY	40.57	44.69

Digital Banking:

1. **Internet Banking** (Omni Neo) users increased to **10.1 million** as on Jun'26.
2. **Mobile Banking** (Omni Neo) users increased to **13.9 million** as on Jun'26.
3. Number of **Digital Transactions** improved by 22% YoY from 1.70 billion in Jun'25 to **2.08 billion** in Jun'26.

Branch Network:

1. Bank has a **total touch points** of **38,063** as on 30.06.2026.
2. Bank has **5,510** number of **Domestic branches** with Rural: 1,935 (35%), Semi-Urban: 1,640 (30%), Urban: 913 (17%) and Metro: 1,022 (18%).

Awards & Accolades:

1. Bank was awarded the **BAANKNET Excellence** in Price Discovery Award-FY'26.
2. Bank has won **two Gold-awards** for **Corporate Banking Innovation & Product innovation for FCSS** (Foreign Currency Settlement System) at the Infosys Innovation Awards 2026.
3. Bank has been awarded as '**Excellence in Professional Banking Certification**' at IIBF Learning & Development Leadership Meet 2026 held in Mumbai.
4. Bank of India was honored with **"ET- Rising Star of the year"** award at The Economic Times Enterprise Security Award 2026.

Social Media Presence:

Number of Followers on Social Media as on 30.06.26:

facebook
897k

X (Twitter)
165k

Linkedin
131k

Instagram
397k

Youtube
129k

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