



PRESS RELEASE

Financial Results for the Quarter/Half Year ended 30th September 2026

**IOB's CONSISTENT GROWTH MOMENTUM CONTINUES:
NET PROFIT JUMPS 55.95% TO ₹1,912 Cr IN Q2 FY27**

KEY HIGHLIGHTS (FOR THE QUARTER)

1. Net Profit increased by 55.95% YoY to ₹1,912 Crore
2. Operating Profit increased by 25.67% YoY to ₹3,016 Crore
3. Net Interest Income increased by 26.41% YoY to ₹3,867 Crore
4. NIM (Domestic) increased by 14 bps YoY to 3.49% and NIM (Global) increased by 16 bps YoY to 3.37%
5. Return on Assets (ROA) increased by 33 bps YoY to 1.53%
6. Return on Equity (ROE) increased by 463 bps YoY to 24.58%
7. Cost to Income Ratio (CIR) improved by 498 bps YoY to 40.78%
8. Gross NPA ratio reduced by 64 bps YoY to 1.19% and Net NPA ratio reduced by 12 bps YoY to 0.16%
9. Slippage ratio reduced by 4 bps YoY to 0.07% and Credit Cost reduced by 1 bps YoY to 0.17%
10. NPA Recovery during the quarter stood at ₹647 Cr which is 2.95 times the quarterly slippages.
11. CRAR increased by 66 bps YoY to 18.60%, with CET-1 ratio at 16.26%.
12. Global Business increased by 22.05% YoY to ₹7,53,078 Crore
13. Global Advances increased by 24.35% YoY to ₹3,45,650 Crore
14. RAM Segment of the Bank increased by 34.51% YoY, within which 33.77% growth in Retail, 47.31% growth in Agri and 13.80% growth in MSME
15. Global Deposits increased by 20.16% YoY to ₹4,07,428 Crore
16. CASA Deposits increased by 20.73% YoY to ₹1,65,862 Crore
17. Domestic CASA % stood at 41.14% while Global CASA % stood at 40.71 %
18. SB Deposits increased by 18.11% YoY to ₹1,31,408 Crore and CD Deposits increased by 31.87% YoY to ₹34,454 Crore

FOR HALF YEAR ENDED SEPTEMBER 2026 (6 MONTHS):

PROFITABILITY:

1. Net Profit increased by 52.85% YoY and stood at ₹3,572 Cr for H1 FY27 against ₹2,337 Cr in H1 FY26.
2. Operating Profit increased by 20.01% YoY and stood at ₹5,710 Cr for H1 FY27 against ₹4,758 Cr in H1 FY26.
3. Net Interest Income (NII) increased by 30.15% YoY and stood at ₹7,555 Cr for H1FY27 against ₹5,805 Cr for H1FY26.
4. Non-Interest Income increased by 19.01% YoY and stood at ₹3,387 Cr for H1FY27 against ₹2,846 Cr in H1FY26.

KEY RATIOS:

1. NIM (Domestic) increased by 22 bps YoY to 3.48% in H1FY27 against 3.26% in H1FY26.
2. NIM (Global) increased by 25 bps YoY to 3.37% in H1FY27 against 3.12% in H1FY26.
3. Return on Assets (RoA) increased by 29 bps YoY to 1.46% in H1FY27 against 1.17% in H1FY26.
4. Return on Equity (RoE) increased by 443 bps YoY to 23.83% in H1FY27, against 19.40% in H1FY26.
5. Slippage Ratio decreased by 8 bps YoY to 0.14% in H1FY27, against 0.22% in H1FY26.



IOB PERFORMANCE IN SEPTEMBER 2026

PARAMETERS	Amt. in Crore				
	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Sep-25	Jun-26	Sep-26	(%)	(%)
NET PROFIT	1,226	1,659	1,912	↑ 55.95%	↑ 15.25%
OPERATING PROFIT	2,400	2,693	3,016	↑ 25.67%	↑ 11.99%
NET INTEREST INCOME (NII)	3,059	3,688	3,867	↑ 26.41%	↑ 4.85%
NIM-DOMESTIC	3.35%	3.48%	3.49%	↑ 14 bps	↑ 1 bps
NIM-GLOBAL	3.21%	3.37%	3.37%	↑ 16 bps	Maintained
COST TO INCOME RATIO	45.76%	53.95%	40.78%	↓ -498 bps	↓ -1317 bps
RETURN ON ASSET (ROA)	1.20%	1.41%	1.53%	↑ 33 bps	↑ 12 bps
RETURN ON EQUITY (ROE)	19.95%	22.69%	24.58%	↑ 463 bps	↑ 189 bps
GROSS NPA %	1.83%	1.33%	1.19%	↓ -64 bps	↓ -14 bps
NET NPA %	0.28%	0.18%	0.16%	↓ -12 bps	↓ -2 bps
PCR %	97.48%	97.67%	97.69%	↑ 21 bps	↑ 2 bps
CREDIT COST %	0.18%	0.14%	0.17%	↓ -1 bps	↑ 3 bps
SLIPPAGE RATIO	0.11%	0.06%	0.07%	↓ -4 bps	↑ 1 bps
CRAR %	17.94%	19.36%	18.60%	↑ 66 bps	↓ -76 bps
SAVINGS BANK DEPOSIT	1,11,260	1,27,262	1,31,408	↑ 18.11%	↑ 3.26%
CURRENT A/C DEPOSIT	26,127	27,153	34,454	↑ 31.87%	↑ 26.89%
CASA DEPOSIT	1,37,387	1,54,415	1,65,862	↑ 20.73%	↑ 7.41%
CASA RATIO-DOMESTIC	41.01%	41.45%	41.14%	↑ 13 bps	↓ -31 bps
CASA RATIO-GLOBAL	40.52%	41.05%	40.71%	↑ 19 bps	↓ -34 bps
RETAIL TERM DEPOSIT	1,71,384	1,86,882	1,93,189	↑ 12.72%	↑ 3.37%
TOTAL DEPOSIT	3,39,066	3,76,193	4,07,428	↑ 20.16%	↑ 8.30%
TOTAL ADVANCES	2,77,968	3,22,132	3,45,650	↑ 24.35%	↑ 7.30%
TOTAL BUSINESS	6,17,034	6,98,325	7,53,078	↑ 22.05%	↑ 7.84%

Place: Chennai

Date:26.10.2026