

April 30, 2026

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
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Dear Madam/Sir,

**Audited Financial Results for the
quarter and year ended March 31, 2026**

Further to Bank's disclosure dated April 27, 2026 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 Regulations 30 and 51 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

Company Secretary



प्रेस विज्ञापित
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1462

IDBI Bank Limited - Financial Results for FY 2025-26

IDBI Bank reports 27% rise in profits on YTD basis (12 months)

Highlights for FY 2025-26

- ❖ Net Profit surges to ₹9,513 Crore for FY 26 registering a growth of 27% in comparison to FY 25.
- ❖ Total business crossed ₹6 Trillion mark. Total business stood at ₹6,00,789 Cr, YoY growth of 14%.
- ❖ Total Deposits stood at ₹3,47,163 Cr, YoY growth of 12%.
- ❖ Net Advances stood at ₹2,53,626 Cr, YoY growth of 16%.
- ❖ CASA up by 7% YoY
- ❖ Gross NPA down to 2.32%, YoY reduction by 66 bps.
- ❖ Net NPA maintained at 0.15%.
- ❖ Provision Coverage Ratio (PCR) stood at 99.39%.
- ❖ Return on Assets (ROA) at 2.27%, YoY growth of 29 bps.
- ❖ CRAR stood at 26.65%, YoY improved by 160 bps.
- ❖ Net Credit deposit ratio stood at 73.06%, YoY improved by 266 bps.

Highlights for Q4 FY 26

- ❖ Bank has reported Net profit of ₹1,943 crore for Q4 FY 26.
- ❖ Operating Profit stood at ₹3,043 crore.
- ❖ Net Interest Income (NII) stood at ₹3,851 crore, YoY growth of 17%.
- ❖ NIM stood at 4.15%, YoY growth of 15 bps.
- ❖ Return on Assets (ROA) stood at 1.75%.

Business Growth

- Total Business (Deposits + Net Advances) crossed **₹6 Trillion** mark.
- **Total Deposits increased** by 12% YoY to ₹3,47,163 Crore as on March 31, 2026 as against ₹3,10,212 Crore as on March 31, 2025.
- **CASA increased** by 7% YoY to ₹1,54,816 Crore as on March 31, 2026 as against ₹1,44,398 Crore as on March 31, 2025.
- CASA ratio stood at 44.59% as on March 31, 2026 as against to 46.55% as on March 31, 2025.
- **Net advances grew** by 16% YoY to ₹2,53,626 Crore as on March 31, 2026 as against ₹2,18,399 as on March 31, 2025.
- The composition of corporate v/s retail in gross advances portfolio stood at 30:70 as on March 31, 2026.

Asset Quality

- **Gross NPA ratio improved to** 2.32% as on March 31, 2026 as against 2.98% as on March 31, 2025.
- **Net NPA ratio** stood at 0.15% as on March 31, 2026 and as on March 31, 2025.
- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.39% as on March 31, 2026. The PCR is consistently above 99% since September 2023.

Capital Position

- **CRAR improved** to 26.65% as on March 31, 2026 as against 25.05% as on March 31, 2025.
- **Tier 1 Capital improved** to 25.56% as on March 31, 2026 as against 23.51% as on March 31, 2025.
- **Risk Weighted Assets (RWA)** stood at ₹2,23,246 Crore as on March 31, 2026 as against ₹1,93,485 Crore as on March 31, 2025.

Significant developments

- IDBI Bank received the 'Gold Award' for '*Tech-Driven Operational Excellence*' and 'Silver Award' for '*Cyber Shield Innovation*' at the IBEX India BFSI Tech Awards 2026.
- IDBI Bank was conferred with the 'MSME Leadership Award' in the event 'Connect: India's Future Ready Leaders- Viksit Bharat @2047' for driving quality MSME growth beyond industry benchmark.
- IDBI Bank was recognised at IBA's 21st Annual Banking Technology Conference and Citations as runner-up in '*Best Technology Bank of the Year Award*' and '*Best Fintech & DPI Adoption Award*.'

Mumbai, April 30, 2026: The Board of Directors of **IDBI Bank Ltd. (IDBI Bank)** met in Mumbai today and approved the financial results for the Quarter and Year ended March 31, 2026.

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

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IDBI Bank Ltd
Key Summary for Q4 and FY ended March 31, 2026

(Rs.crore)

P&L Highlights						
(INR in Crore)	Q4 FY 2026 (3M)	Q4 FY 2025 (3M)	FY 26	FY 25	Growth %	Growth %
	(3M)	(3 M)	(12M)	(12M)	Y-o-Y	YTD
Interest Income	7,798	6,979	28,997	28,902	↑ 12%	↑ 0.33%
Non-Interest Income	1,611	2,057	6,746	4,924	↓ -22%	↑ 37%
Net Interest Income	3,851	3,290	13,512	14,626	↑ 17%	↓ -8%
Profit/(loss) after Tax	1,943	2,051	9,513	7,515	↓ -5%	↑ 27%
Basic EPS (INR)	1.81	1.91	8.85	6.99	↓ -5%	↑ 27%
Key P&L Ratios						
Return on Assets ¹	1.75%	2.11%	2.27%	1.98%	↓ -36 bps	↑ 29 bps
Return on Equity ¹	14.35%	20.40%	18.93%	20.15%	↓ -605 bps	↓ -122 bps
NIM ¹	4.15%	4.00%	3.77%	4.56%	↑ 15 bps	↓ -79 bps
Cost to Net Income Ratio	44.28%	40.25%	46.50%	43.33%	↑ 403 bps	↑ 317 bps
Non-Interest Income to Total Income	17.12%	22.76%	18.87%	14.56%	↓ -564 bps	↑ 431 bps
Balance Sheet Highlights						
(INR in Crore)	31-Mar-26	31-Mar-25				Growth % Y-o-Y
Net Advances	2,53,626	2,18,399				↑ 16%
Deposits	3,47,163	3,10,212				↑ 12%
Net Worth	55,749	43,639				↑ 28%
Total Balance Sheet	4,66,560	4,11,707				↑ 13%
Total RWA	2,23,246	1,93,485				↑ 15%
CASA	1,54,816	1,44,398				↑ 7%
Key Balance Sheet Ratios						
(INR in Crore)	31-Mar-26	31-Mar-25				Growth %
Capital Adequacy	26.65%	25.05%				↑ 160 bps
CET I Ratio	25.56%	23.51%				↑ 205 bps
Gross NPA	2.32%	2.98%				↓ -66 bps
Net NPA	0.15%	0.15%				↔ 0 bps
Provision Coverage ratio	99.39%	99.48%				↓ -9 bps
CASA Ratio	44.59%	46.55%				↓ -196 bps
Credit Deposit Ratio	73.06%	70.40%				↑ 266 bps

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

¹Annualized
