

प्रगति हेतु प्रतिबद्ध
सतत संरक्षण के लिए समर्पित

COMMITTED TO PROGRESS
DEDICATED TO SUSTAINABILITY



INVESTORS PRESENTATION

FINANCIAL RESULTS
Q3 - FY 2025-26

January 17, 2026

The information in this presentation is being provided by IDBI Bank Limited (referred to as 'the Bank'). The information contained in this presentation is confidential and may not be copied, published, distributed, transmitted or advertised in any media, website or otherwise. By attending a meeting where this presentation is made or by reading this presentation material, you agree to be bound by following limitations:

The information in this presentation has been prepared for use in presentations by the Bank for information purposes only and does not constitute, or should be regarded as, or form part of any offer/ a prospectus / an offer document, / invitation / inducement or advertisement to sell or issue, or any solicitation or any offer to purchase or subscribe for, any securities of the Bank in any jurisdiction.

The Bank reserves its rights to alter, modify, or otherwise change in any manner the information contained in this presentation without any obligation to update or to otherwise notify any person about such changes / alteration / modifications made by the Bank. The Bank makes no representation or warranty, express or implied, whatsoever, nor reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or any statement or opinions contained in this presentation.

Neither the Bank nor any of its affiliates, directors, advisors, representatives or employees shall have any responsibility or liability whatsoever for any direct or indirect loss howsoever arising to or suffered by any person through use of the information contained in this presentation or otherwise arising in connection with this presentation. The information set out herein may be subject to further updates, completion, revision, verification and amendment and such information may change materially.

You must make your own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make independent analysis as you may consider necessary or appropriate before using such information. Any opinions expressed in this presentation are subject to change without notice and past performance is not indicative of future results. By attending this presentation you acknowledge that you will be solely responsible for your own assessment of the market position of the Bank and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Bank's business.

This presentation contains forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance or achievements of the Bank or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, changes in demand, competition in our business including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, our ability to win new contracts, changes in technology, availability of financing, our ability to successfully complete and integrate our expansion plans, liabilities, political instability and general economic conditions affecting our industry. Unless otherwise indicated, the information contained herein is preliminary and indicative and is based on management information, current plans and estimates. Industry and market-related information is obtained or derived from industry publications and other sources and has not been verified by us. Given these risks, uncertainties and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Previous year figures have been regrouped / restated wherever applicable.

By accessing this presentation, you accept this disclaimer and any claims arising out of or in connection with this presentation shall be governed by the laws of India and only the courts in Mumbai, India, and no other courts shall have jurisdiction over the same.

01

Highlights

02

Financial Performance

03

Business Performance

04

Treasury Operations

05

Asset Quality

06

Capital

07

Digital Banking and Financial Inclusion

08

Subsidiaries

09

Way Forward

Highlights

PAT - Rs.1935 crore



PBT - Rs.2459 crore



**Operating Profit -
Rs.1917 crore**

ROA - 1.83%

ROE - 14.49%



NII - Rs.3209 crore

NIM - 3.52%

[Core NIM - 3.33%]



Total RWA - Rs.211567 crore



Total CRAR - 24.63%

Tier 1 Capital - 23.53%



Yield on advances - 8.46%

Cost of deposit - 4.62%

Cost of funds - 4.74%



Net Adv. - Rs.238786 crore

Deposit - Rs.307858 crore

CASA ratio - 44.06%



Net NPA - 0.18%

GNPA - 2.57%

PCR - 99.33%

Profitability - Strong operating momentum

- **PAT at Rs.1935 crore, grew by 1% YoY and decreased by 47% QoQ**
- **PBT at Rs.2459 crore, decreased by 7% YoY and 41% QoQ**
- **Operating Profit at Rs.1917 crore, decreased by 32% YoY and 46% QoQ**
- **NII at Rs.3209 crore, decreased by 24% YoY and 2% QoQ**
- **NIM at 3.52%, decreased by 165 bps YoY and 19 bps QoQ**
- **ROA at 1.83%, decreased by 16 bps YoY and 172 bps QoQ**
- **ROE at 14.49%, decreased by 564 bps YoY and 1515 bps QoQ**

Business Performance - Focus on Granularity

- **Total Deposits at Rs.307858 crore, grew by 9% YoY. CASA ratio at 44.06%. CASA at Rs.135632 crore**
- **Net Advances at Rs.238786 crore, grew by 15% YoY and 4% QoQ**
- **Retail Net Advances at Rs.169412 crore and grew by 15% YoY**
- **SRA at Rs.103800 Crore, grew by 12% YoY**
- **Saving Deposits at Rs.86441 crore. Retail Deposits at Rs.108890 crore grew by 12% YoY**

Asset Quality - Improving Trend

- **Net NPA at 0.18%, reduction of 3 bps QoQ**
- **GNPA at 2.57%, reduction of 100 bps YoY and 8 bps QoQ**
- **PCR stood at 99.33%, improved by 7 bps QoQ**
- **SMA to Standard Advance stood at 1.69% against 2.05% as on Dec 2024**

Capital - Adequately Capitalised

- **Tier 1 Capital at 23.53%, up by 362 bps YoY**
- **Total CRAR at 24.63%, up by 265 bps YoY**
- **Total RWA stood at Rs.211567 crore**

Financial Performance

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Interest Income	7816	7104	7074	(9)	(0.4)	21923	21199	(3)	28902
Interest Expenses	3587	3819	3864	8	1	10587	11539	9	14276
Net Interest Income	4228	3285	3209	(24)	(2)	11337	9660	(15)	14626
Other Income	749	2489	1209	61	(51)	2867	5135	79	4924
Net Total Income	4978	5774	4418	(11)	(23)	14204	14796	4	19550
Operating Expenses	2176	2252	2501	15	11	6320	7001	11	8472
-Employee Cost	1038	1001	1187	14	18	3086	3280	6	4071
-Other Operating Cost	1138	1250	1314	16	5	3234	3722	15	4401
Operating Profit	2802	3523	1917	(32)	(46)	7884	7794	(1)	11079
Provisions & Contingencies (Excl. Tax)	166	(653)	(542)	(427)	(17)	277	(1374)	(595)	510
Profit/(Loss) Before Tax	2636	4175	2459	(7)	(41)	7606	9168	21	10568
Tax	728	548	523	(28)	(4)	2142	1598	(25)	3053
Profit/(Loss) After Tax	1908	3627	1935	1	(47)	5464	7570	39	7515

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Interest Income									
Interest on Advances	4824	4780	4813	-	1	14506	14364	(1)	19226
Interest on Investments	2062	2062	1957	(5)	(5)	6180	6051	(2)	8255
Interest balances with RBI & Other Inter Bank Funds	80	233	262	227	12	282	683	142	415
Other Interest Income	849	29	41	(95)	40	955	100	(90)	1005
Interest Income	7816	7104	7074	(9)	(0.4)	21923	21199	(3)	28902
Interest Expense									
Interest paid on Deposits	3208	3462	3489	9	1	9400	10432	11	12742
Interest on RBI / inter bank borrowings	125	78	89	(29)	13	391	258	(34)	498
Interest paid on Borrowings	254	279	286	13	3	796	849	7	1036
Total Interest Expenses	3587	3819	3864	8	1	10587	11539	9	14276
Net Interest Income	4228	3285	3209	(24)	(2)	11337	9660	(15)	14626
NIM %	5.17	3.71	3.52	(165) bps	(19) bps	4.75	3.63	(112) bps	4.56
Core NIM %	3.77	3.33	3.33	(44) bps	-	3.76	3.34	(42) bps	3.74

Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

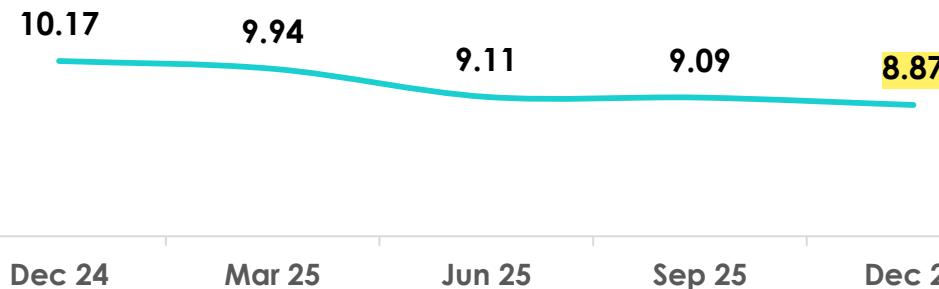
(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY25
	Dec-24	Sep-25	Dec-25	YoY%	QoQ%	Dec-24	Dec-25		
Commission, exchange and brokerage	507	558	557	10	-	1477	1599	8	2070
Profit/ (Loss) on sale of investments	255	1917	268	5	(86)	613	2499	308	900
Profit/(Loss) on revaluation of investments (net)	(284)	(263)	(22)	(92)	(92)	58	3	(94)	(87)
Profit/(Loss) on Forex	132	189	168	27	(11)	295	479	62	493
Dividend Income	-	17	-	-	(100)	17	17	-	20
Recovery from W/O cases	118	63	232	97	271	349	509	46	1444
Misc. Income	21	8	7	(69)	(22)	58	30	(48)	84
Other Income	749	2489	1209	61	(51)	2867	5135	79	4924

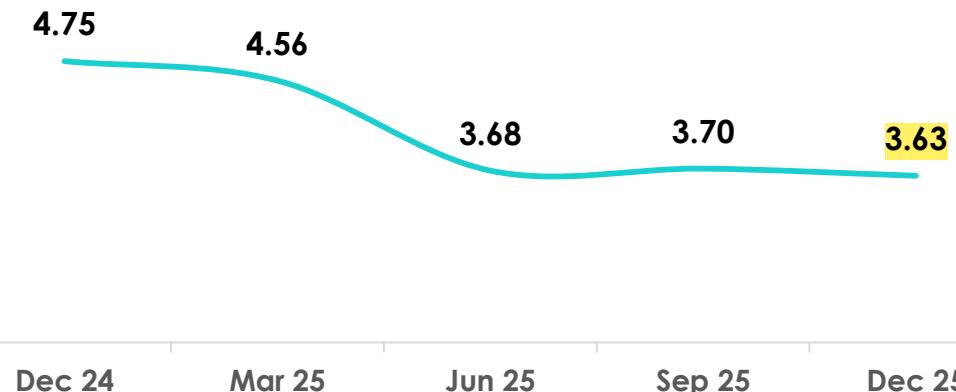
(Rs.Crore)

Particulars	Quarter ended			Nine Month Ended		FY25
	Dec-24	Sep-25	Dec-25	Dec-24	Dec-25	
Depreciation on Investment	44	(239)	(189)	(907)	(237)	454
Provision – NPAs	(4)	(579)	(603)	(1608)	(1567)	(4368)
Provision – Standard Assets	83	(396)	(445)	2070	(1280)	2746
Provision - Restructured Assets	(14)	(5)	(7)	(35)	(55)	(46)
Income Tax	728	548	523	2142	1598	3053
Bad Debts Written off	126	624	702	971	1828	2058
Other Provisions	(70)	(57)	-	(213)	(62)	(333)
Total	894	(105)	(18)	2420	224	3563

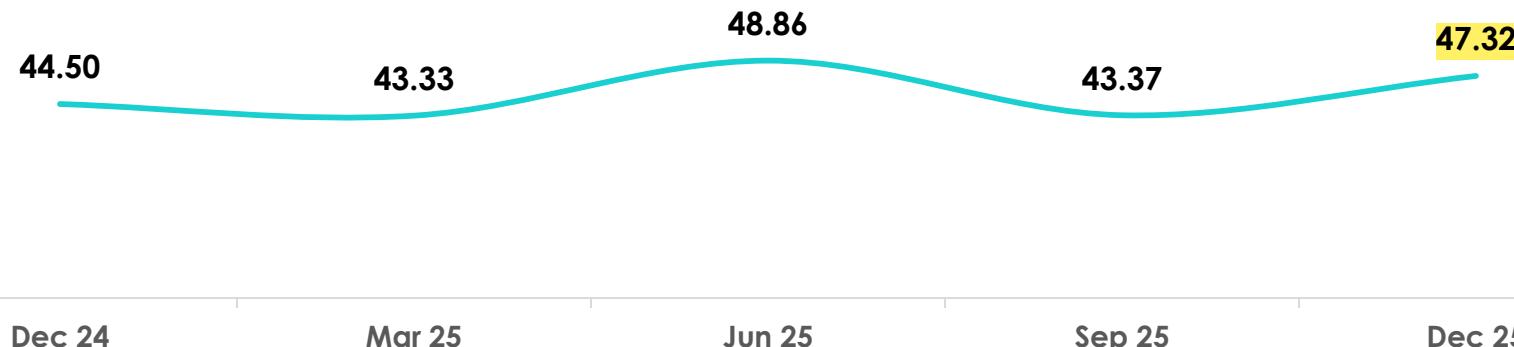
Yield on Advances



NIM



Cost to Income Ratio



Cost of Deposits & Cost of Funds (Cumulative)

Cost of Deposits



Cost of Funds



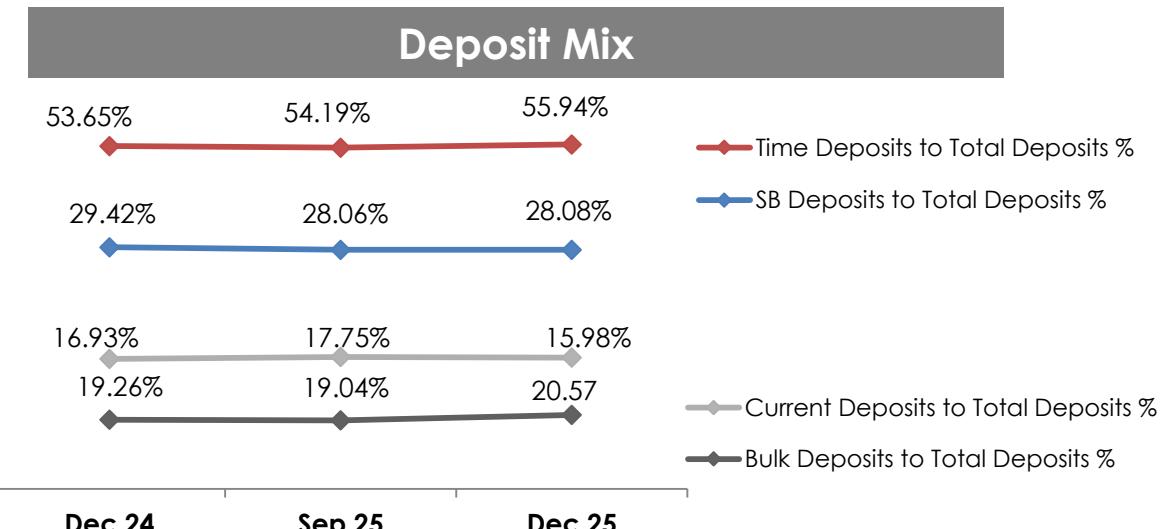
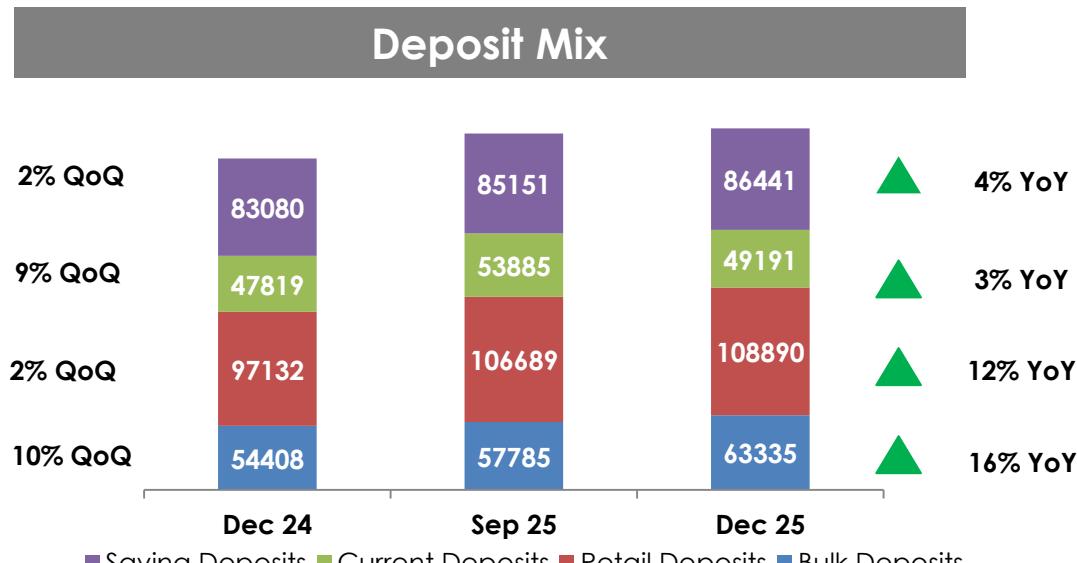
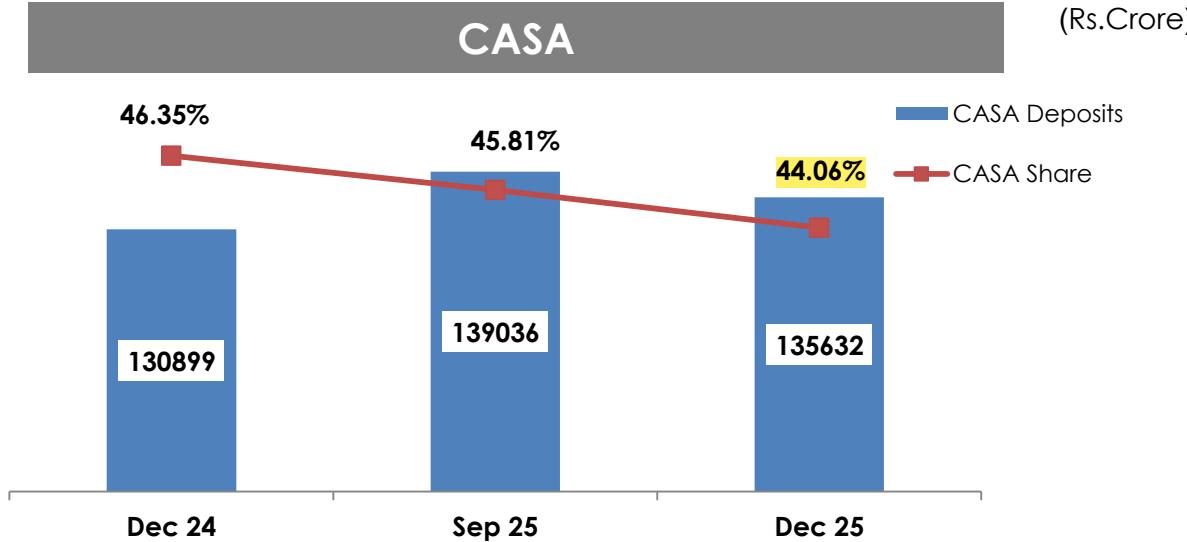
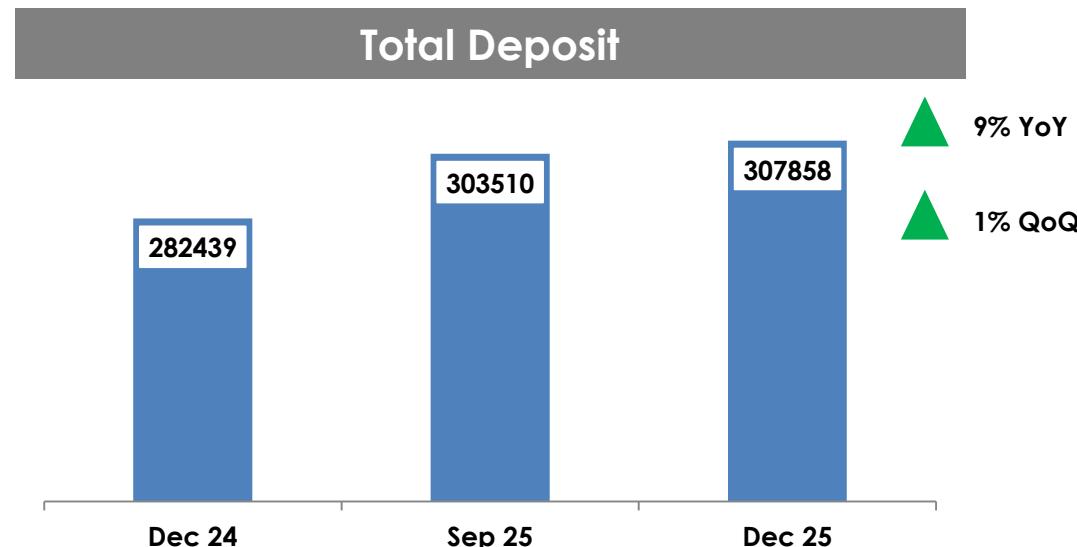
Dec 24 Mar 25 Jun 25 Sep 25 Dec 25

Dec 24 Mar 25 Jun 25 Sep 25 Dec 25

Business Performance

(Rs.Crore)

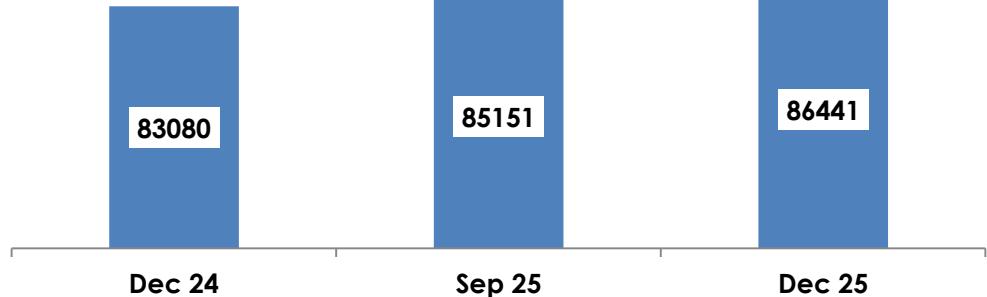
As at	Dec-24	Sep-25	Dec-25
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	44518	56527	58013
Deposits	282439	303510	307858
Borrowings	18747	24241	27124
Other Liabilities & Provisions	20631	20838	19195
Total	377087	415868	422943
ASSETS			
Cash & Balance with RBI	13963	20198	13346
Bal. with banks & money at call	6073	11499	15803
Investments	120230	122766	125827
Advances	206807	230220	238786
Fixed Assets	9312	12016	11928
Other Assets	20702	19170	17252
Total	377087	415868	422943



■ Saving Deposits ■ Current Deposits ■ Retail Deposits ■ Bulk Deposits

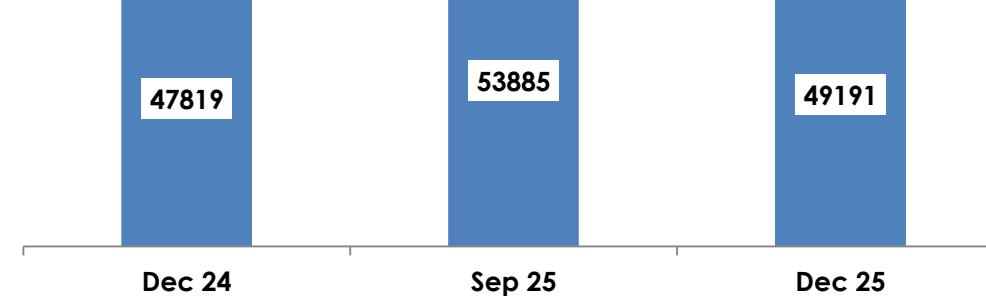
Saving Deposits

▲ 4% YoY
▲ 2% QoQ



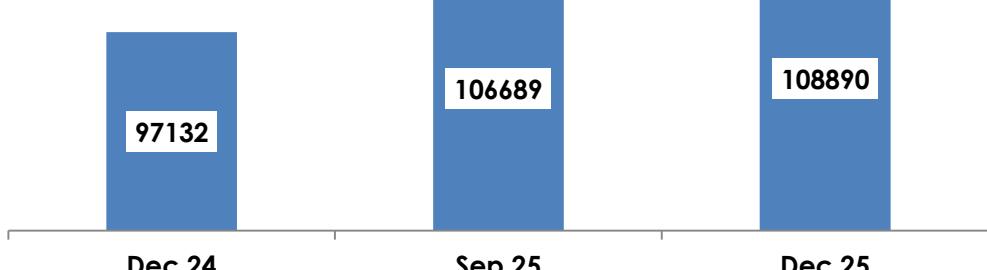
Current Deposits

(Rs.Crore)
▲ 3% YoY
▼ 9% QoQ



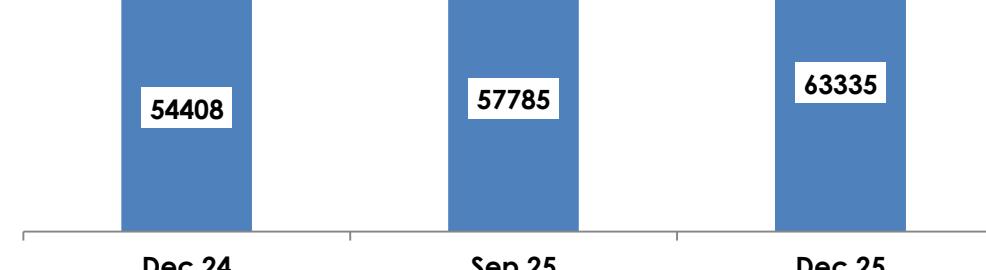
Retail Deposits

▲ 12% YoY
▲ 2% QoQ



Bulk Deposits

▲ 16% YoY
▲ 10% QoQ

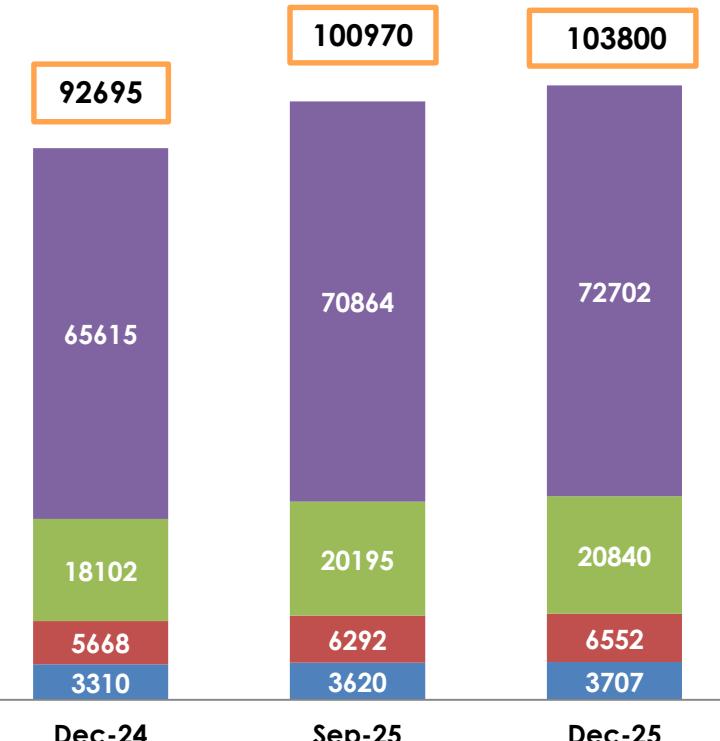


Gross Advances as on Dec 25 – Rs.244641 crore

(Rs.Crore)

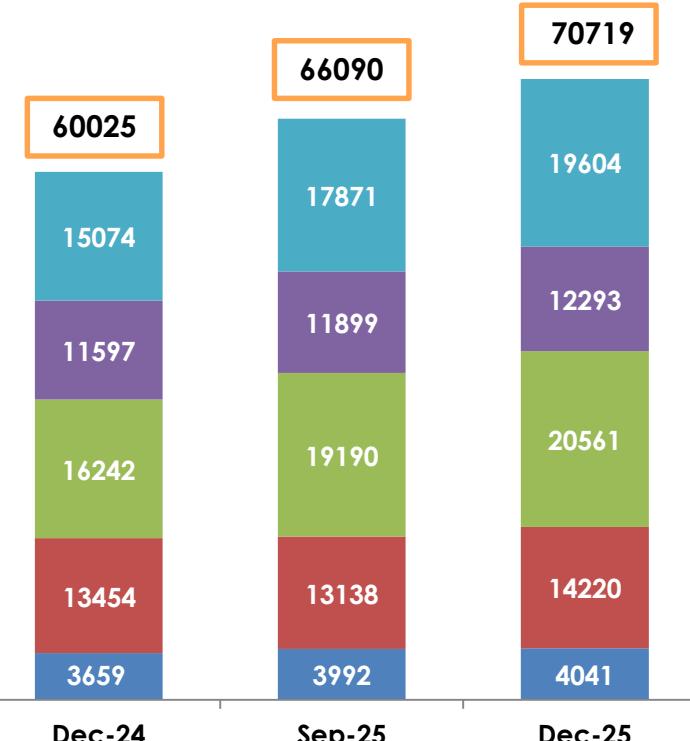
Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



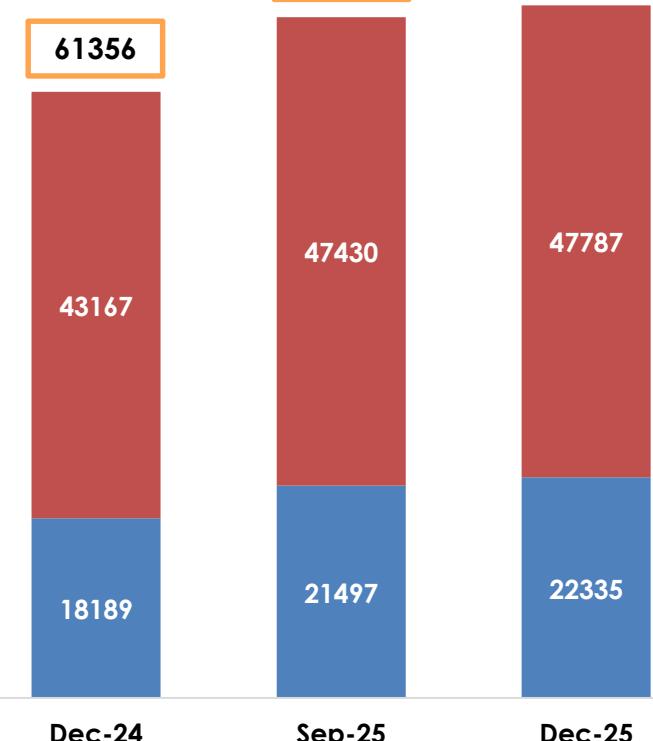
Non-Structured Retail Advances

- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Corporate Advances

- Large Corporate
- Mid Corporate



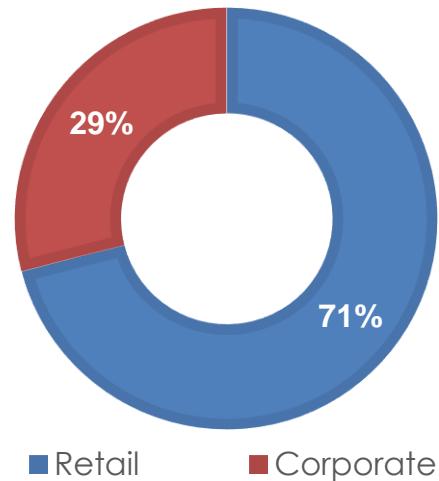
Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance

Other Retail includes FDOD, Other Staff loan, Credit Card etc.

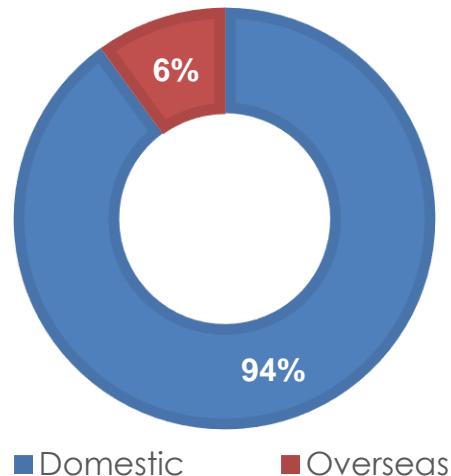
Basis: Product Wise

Gross Advances as on Dec 25 – Rs.244641 crore

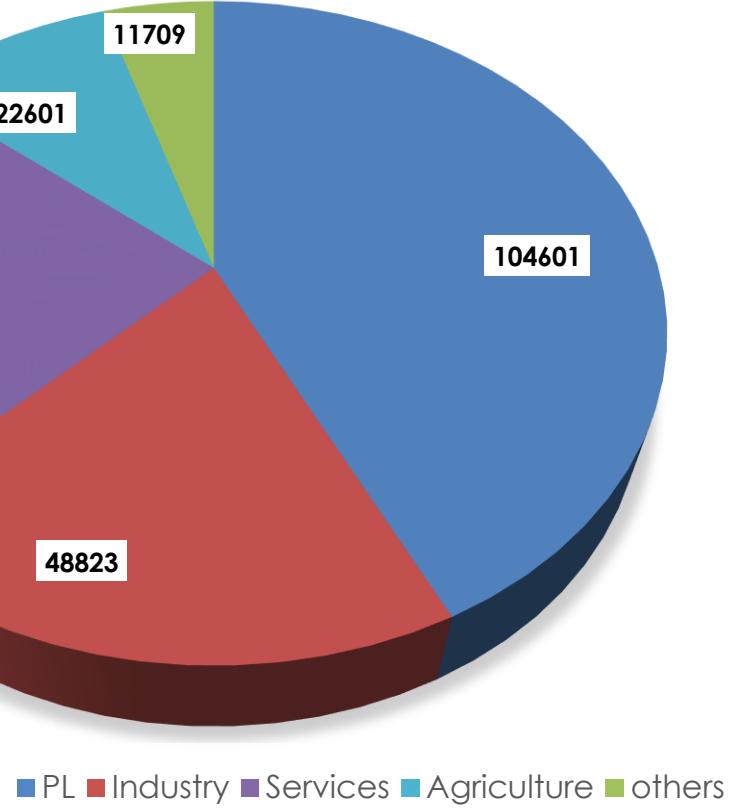
DEC-25



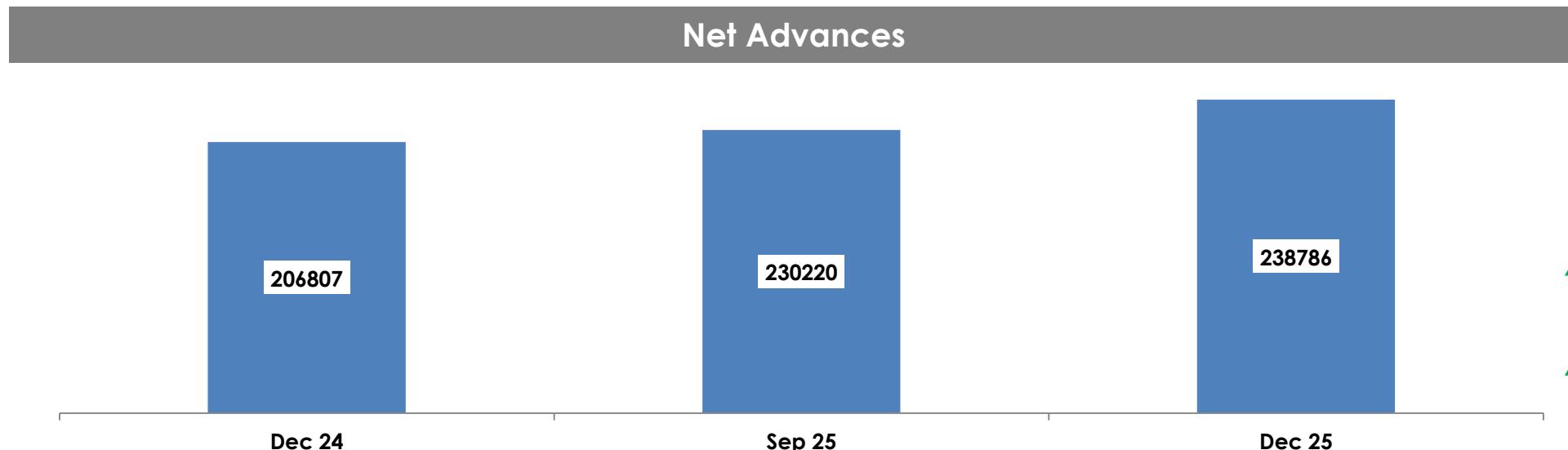
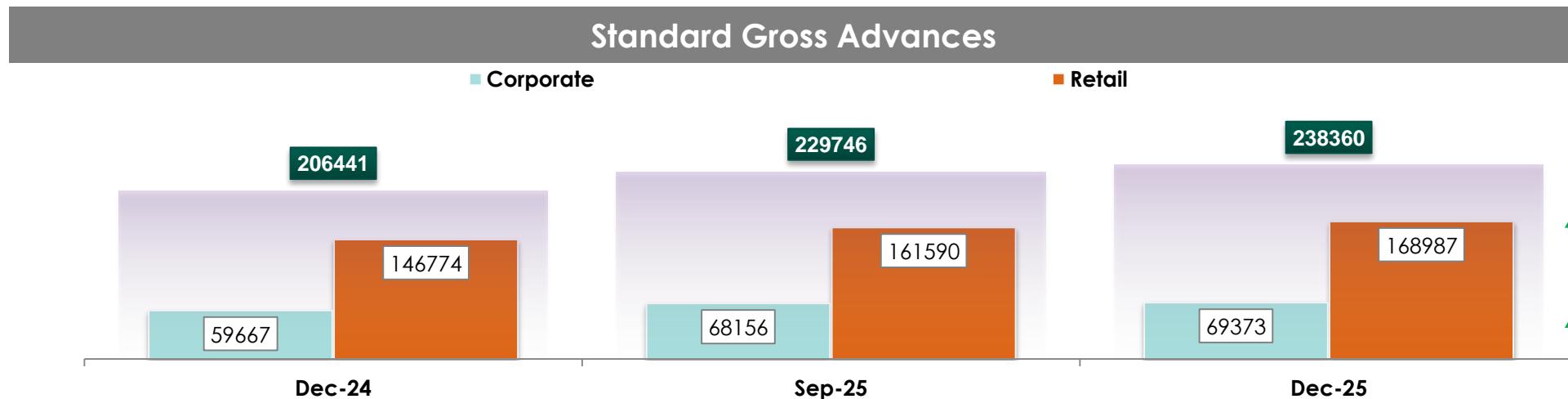
DEC-25



Basis: Occupation Code



Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

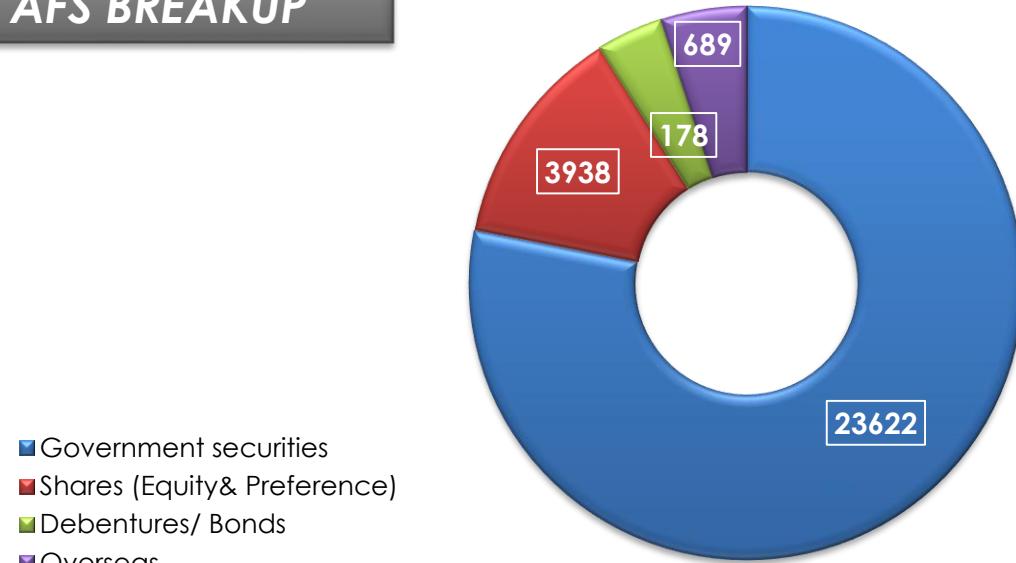


(₹Crore)

Particulars	Dec 24		Mar 25		Dec 25		Growth over March-25 (8)=[(6)-(4)]
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(4)]
ANBC	180951		195047		211317		
Priority Sector Advances (a+b+c)	77728	42.96	80293	41.17	97942	46.35	17649
(a) Agriculture (i+ii+iii+iv)	32393	17.90	35682	18.29	39966	18.91	4284
(i) Non-Corporate Farmers (NCF)	26902	14.87	28455	14.59	34733	16.44	6278
(i.i) of which SFMF	18477	10.21	18772	9.62	21631	10.24	2859
(i.i.i) of which PSLC net (SFMF)	6000	3.32	5200	2.67	10000	4.73	-
(ii) Other Agri	2036	1.13	2419	1.24	3132	1.48	713
(iii) RIDF	3455	1.91	2864	1.47	2101	0.99	(763)
(iv) PSLC net (Agri)	-	-	1944	1.00	-	-	(1944)
(b) MSME (Micro, Medium & Small Enterprises)	28147	15.55	28294	14.51	34266	16.22	5972
(i) of which Micro Enterprises	15435	8.53	17545	9.00	24102	11.41	6557
(c) Other Priority Sector Advances (i+ii+iii+iv)	17188	9.50	16317	8.37	23710	11.22	7393
(i) Housing	16353	9.04	15593	7.99	22713	10.75	7120
(ii) Education	715	0.39	707	0.36	805	0.38	98
(iii) Others	120	0.07	17	0.01	191	0.09	174
(iv) PSLC Net (General)	-		-		-		

Treasury Operations

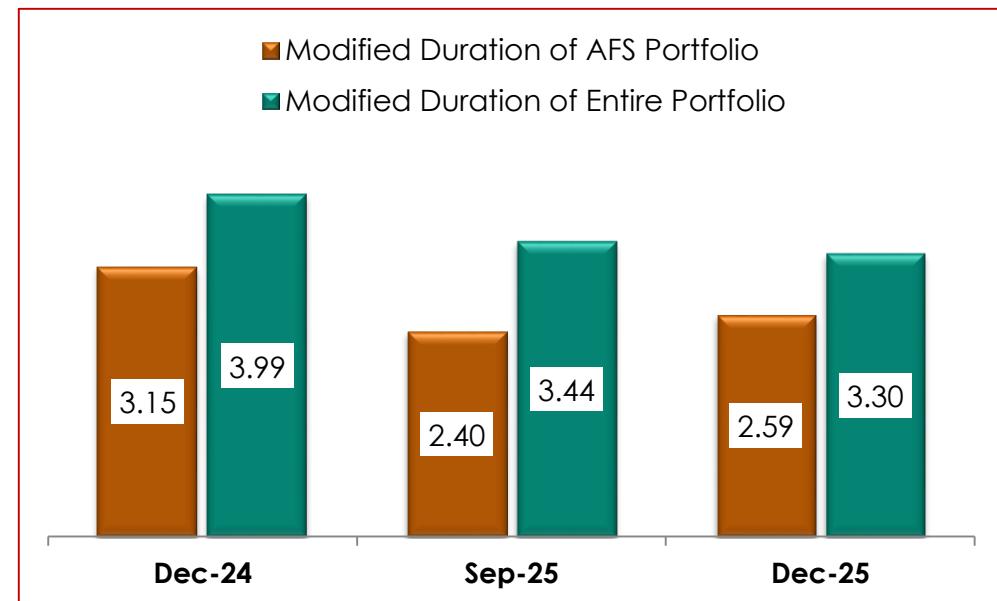
AFS BREAKUP



- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Dec-24	Sep-25	Dec-25
SLR	90519	85922	85901
Non SLR	33217	41474	44246
Non SLR (Overseas)	513	567	689
Non SLR (SASF)	-	-	-
TOTAL	124249	127963	130836
Less: Provision	4019	5198	5009
Net Investments	120230	122765	125827

Category	Dec-24	Sep-25	Dec-25
HTM	79309	76212	74434
AFS	23301	28896	28427
HFT (FVTPL - HFT since April 1, 2024)	16875	16854	22161
FVTPL - Non HFT	401	469	471
SJA	344	334	334
Total	120230	122765	125827



Asset Quality

(Rs.Crore)

Particulars	Dec-24	Sep-25	Dec-25
COVID Provision	116	-	-
COVID Restructuring Provision	204	181	169
Total COVID 19 Provision held	320	181	169
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1485	1246	1185

PCR at 99.33% (Dec 2025) – consistently above 99% since Sep 2023

(Rs.Crore)

Particulars	Dec-24	Sep-25	Dec-25
Gross Advances	214076	235988	244641
Gross NPAs	7635	6242	6281
Gross NPAs as % of Gross Advances	3.57	2.65	2.57
Total Provisions held (including NCLT Provision)	7269	5768	5856
Net Advances	206807	230220	238786
Net NPAs	365	474	425
Net NPAs as % of Net Advances	0.18	0.21	0.18
Provision Coverage Ratio as per RBI Guidelines	99.47	99.26	99.33

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	749	377	371	50%
-of which 100% provided	212	212	-	100%
Doubtful-1 Assets	435	381	54	88%
-of which 100% provided	198	198	-	100%
Doubtful-2 Assets	643	643	-	100%
Doubtful-3 Assets	610	610	-	100%
Loss Assets	3844	3844	-	100%
Total	6281	5856	425	93%

Excluding TWO provision

Technical Write Off	Amount
Corporate TWO	52901
Retail TWO	4206
Total TWO	57107

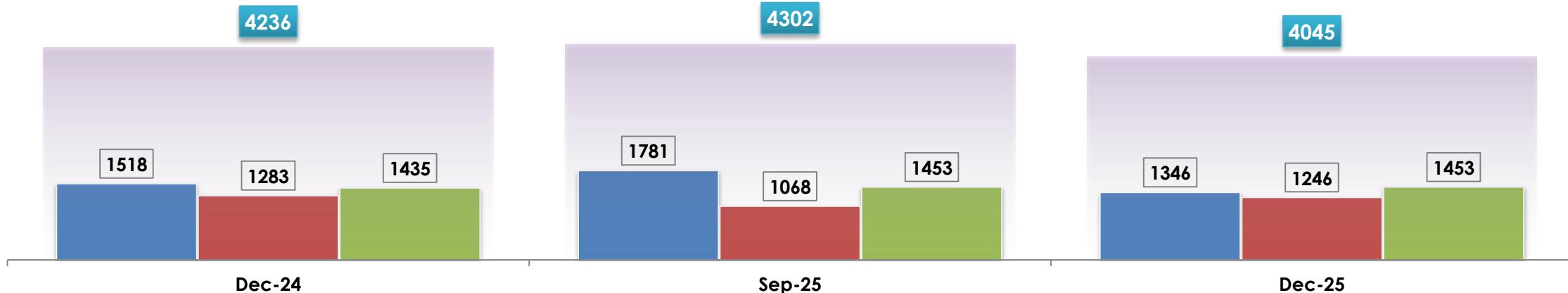
Out of total GNPA of Rs.6281 crore, Rs.5507 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.62614 crore

(Rs.Crore)

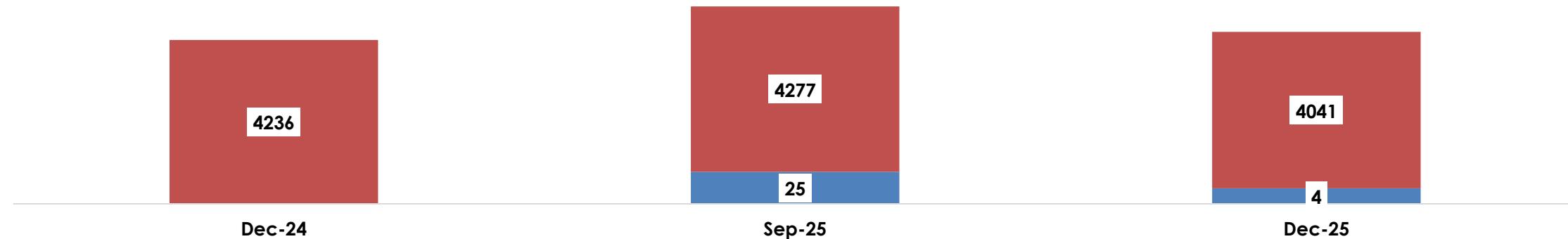
DESCRIPTION	Q3 FY 25	Q2 FY 26	Q3 FY 26	FY25
Opening Balance	7653	6385	6242	8917
Add:				
a. First Time NPA	463	409	367	1621
b. Increase in existing NPA	61	50	4	303
Less:				
c. Settled	212	196	169	2195
d. Up-gradation	133	186	151	826
e. Written off	196	220	12	1124
Closing Balance	7635	6242	6281	6695
Increment	(18)	(143)	39	(2222)
FTNPA on Net Basis \$	407	367	314	1363
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	0.81	0.69	0.55	0.73
Credit Cost (%) (Annualized)	0.20	0.07	0.15	-ve

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

■ SMA 0 ■ SMA 1 ■ SMA 2 (Rs.Crore)



■ Corporate ■ Retail

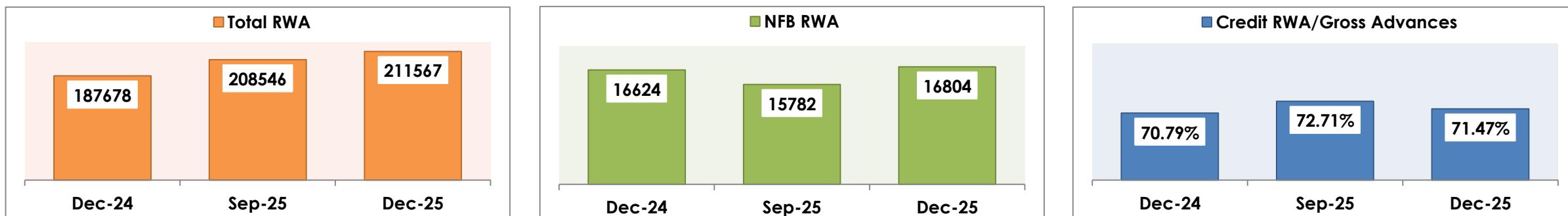


SMA includes NFB of Rs.3 cr, Rs.5 cr and Rs.4 cr as on Dec 31, 2024, Sep 30, 2025 and Dec 31, 2025 respectively

Capital

Particulars	Dec-24	Sep-25	Dec-25
CET 1+CCB (Rs.)	37363	49623	49776
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	37363	49623	49776
Tier 2 Capital (Rs.)	3880	3334	2341
Total Capital (Rs.)	41243	52957	52117
RWA (Rs.)	187678	208546	211567
Credit Risk	151557	171585	174846
Market Risk	8348	5956	5715
Operational Risk	27773	31006	31006
CET 1+CCB Ratio (%)	19.91	23.79	23.53
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	19.91	23.79	23.53
Tier 2 Ratio (%)	2.07	1.60	1.11
CRAR (%)	21.98	25.39	24.63
Leverage Ratio (%)	8.56	10.33	10.10

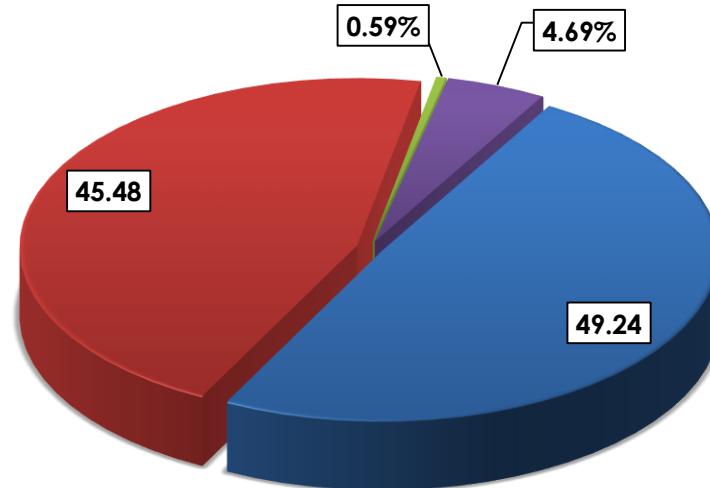
Transition Reserves eligible as CET 1 has not been considered while computing Capital Adequacy Ratios being un audited for Dec 2024.



Shareholding Pattern

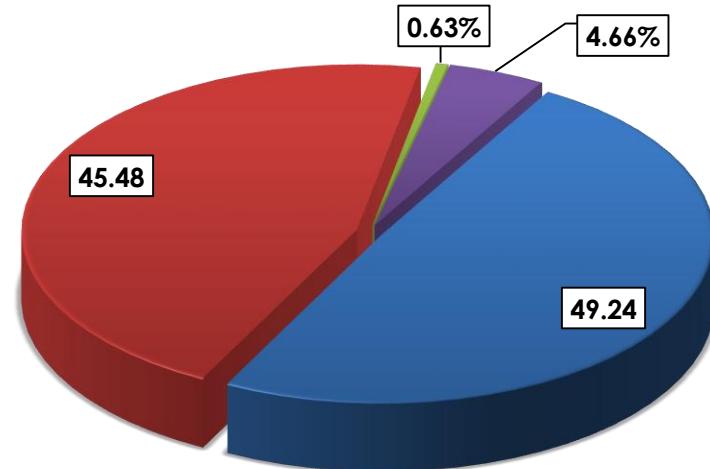
(Rs.Crore)

Dec 2024



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Dec 2025



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Particulars

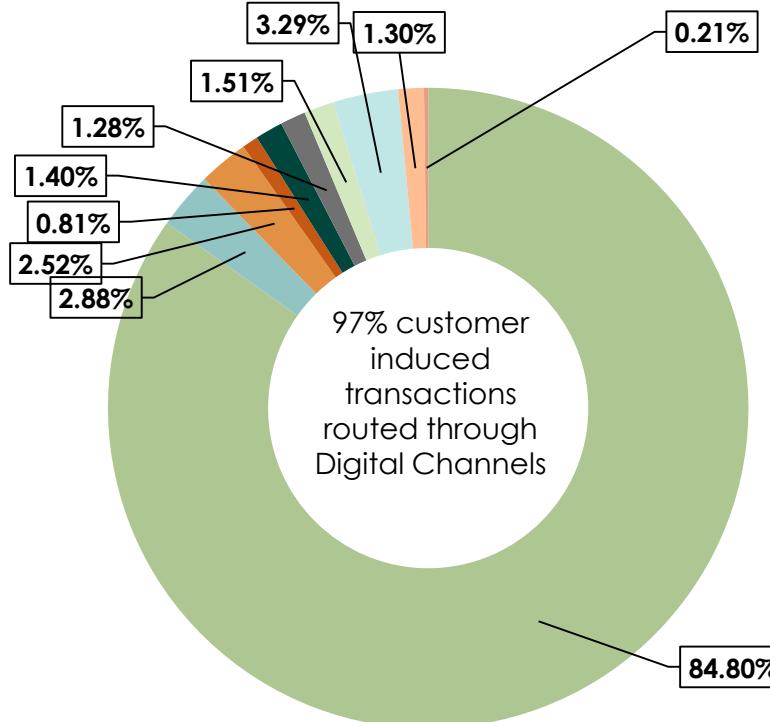
Particulars	Dec-24	Dec-25
Book Value (Rs. per share)	Rs.42.77	Rs.54.41
Market Capitalisation	Rs.82,242	Rs.1,10,735
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.107.9/Rs.66.45	Rs.106.97/Rs.65.89
Closing Price (NSE) (Rs. per share)	Rs.76.49	Rs.102.99
Earning Per Share (EPS) (9 months)	5.08	7.04

Book Value = Net-worth/ No. of Shares; Net-worth excludes Revaluation Reserve

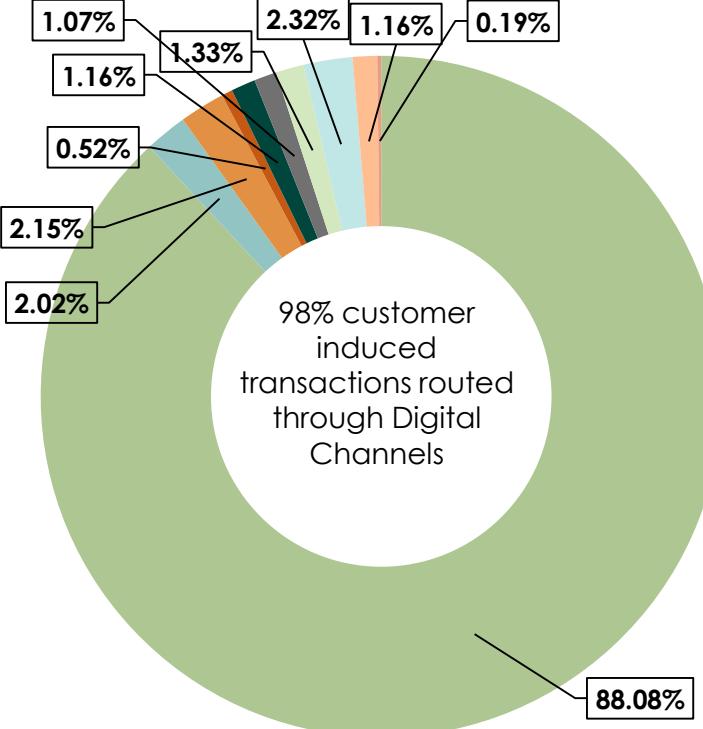
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

Dec 2024

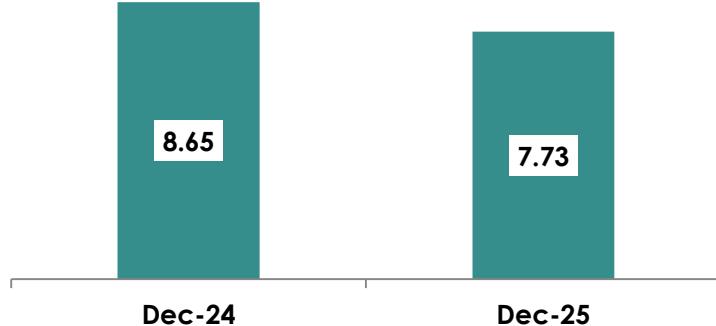


Dec 2025

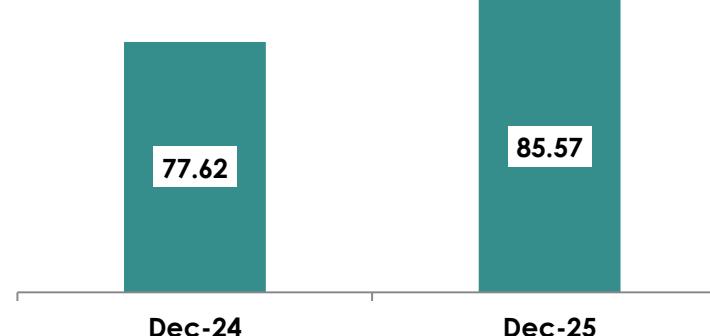


UPI continues as the preferred mode of transaction for Bank's customers.

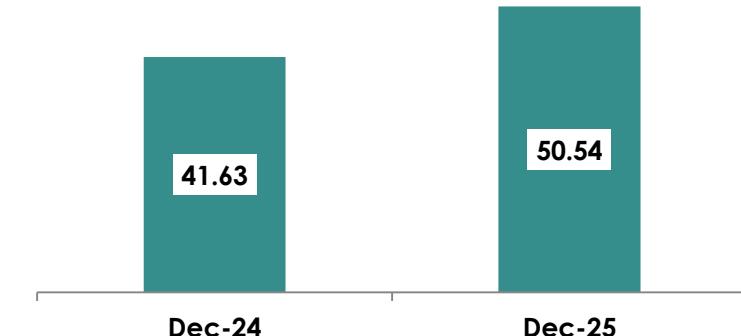
Internet Banking Users (In Lakhs)



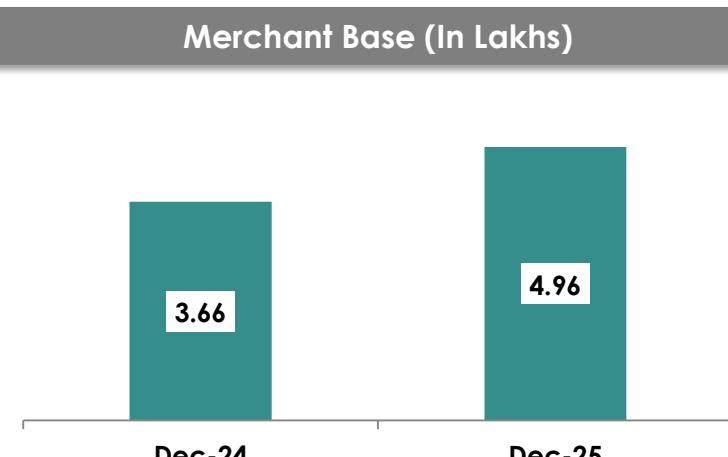
BHIM UPI Users (In Lakhs)



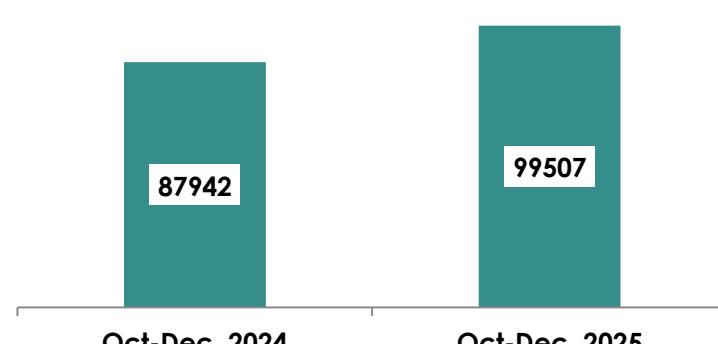
Mobile Banking Users (In Lakhs)



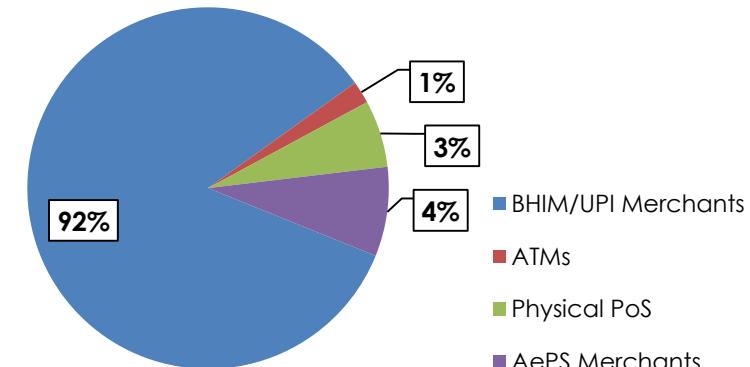
Merchant Base (In Lakhs)



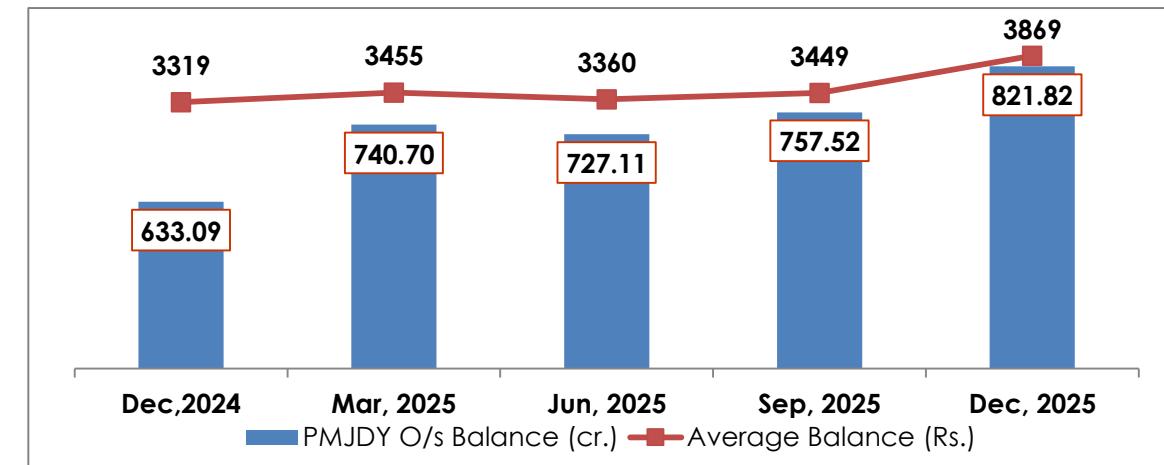
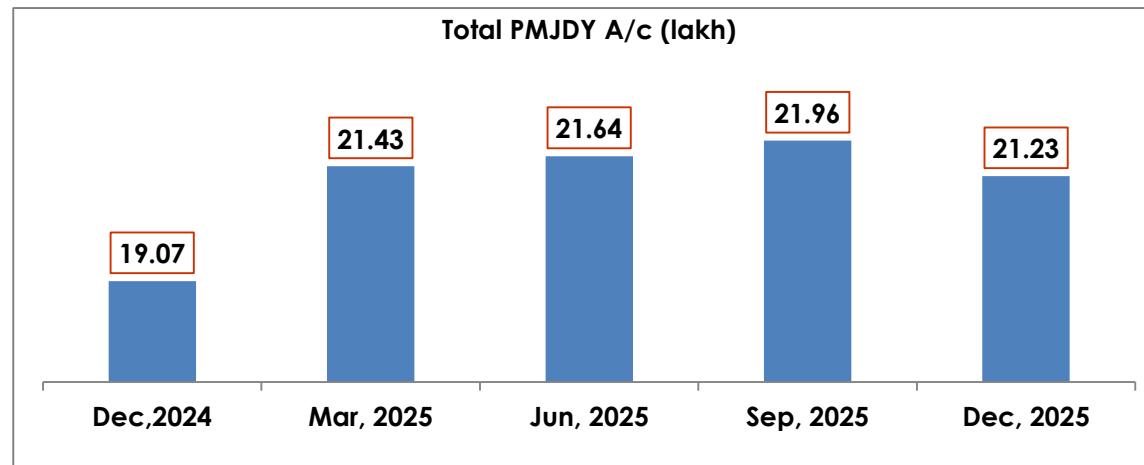
UPI Transactional Value (Rs.crore)



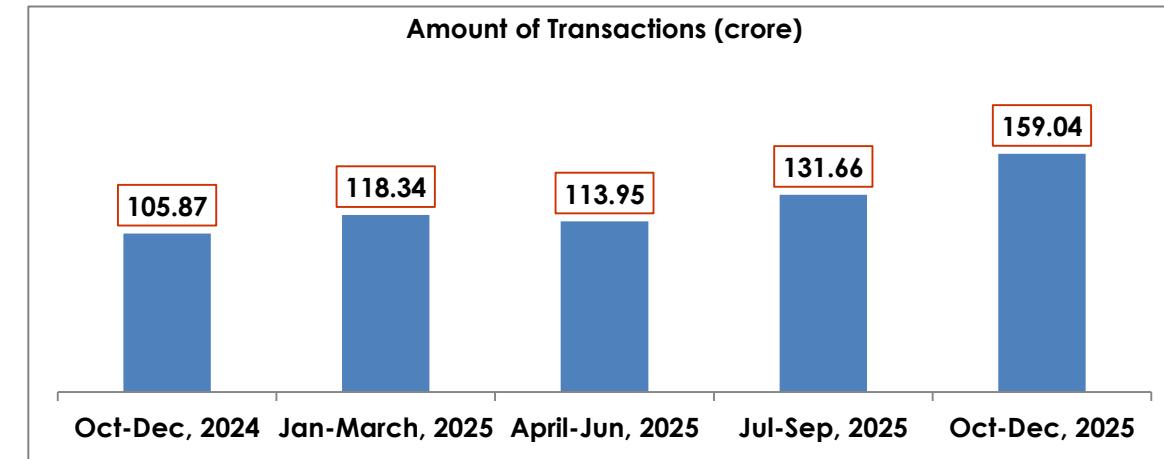
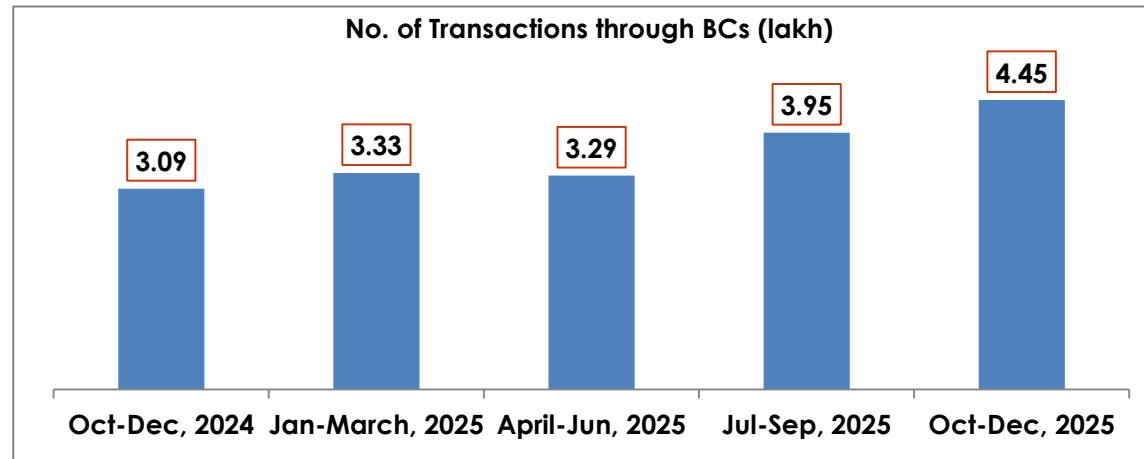
Payment Acceptance Channels



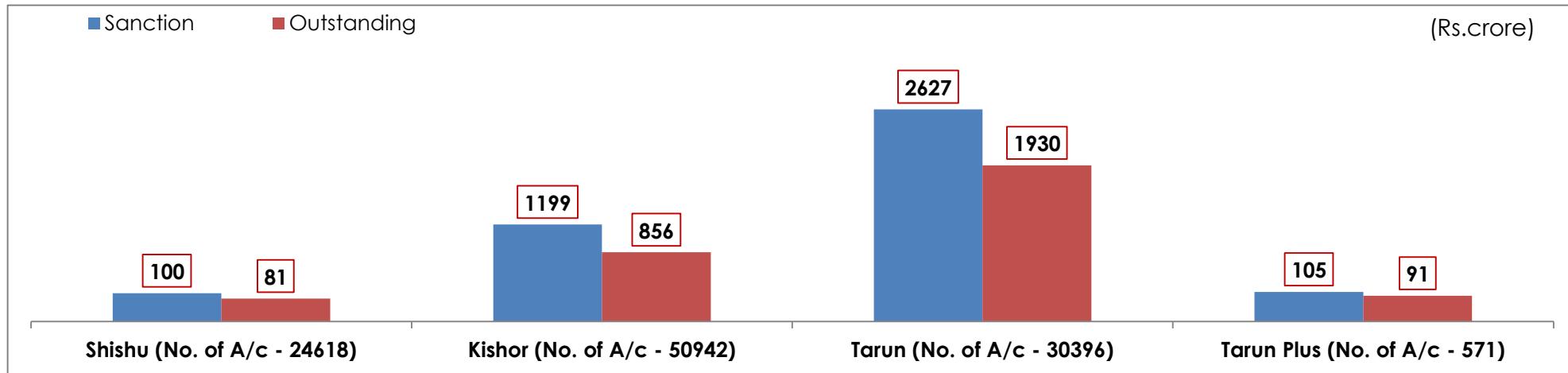
PMJDY



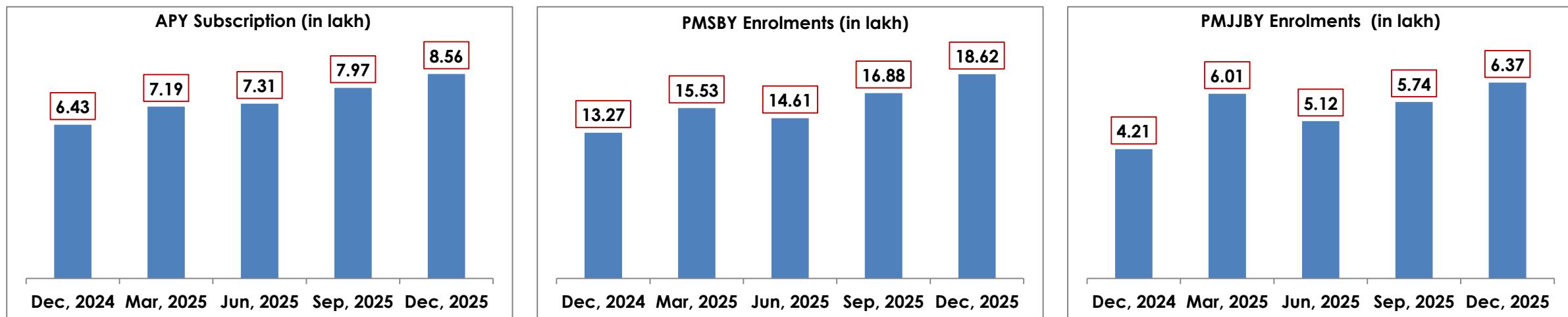
Transactions through Individual Business Correspondent (BCs)



MUDRA Yojana as on Dec 31, 2025



Active Enrolment under Social security Scheme as on Dec 31, 2025

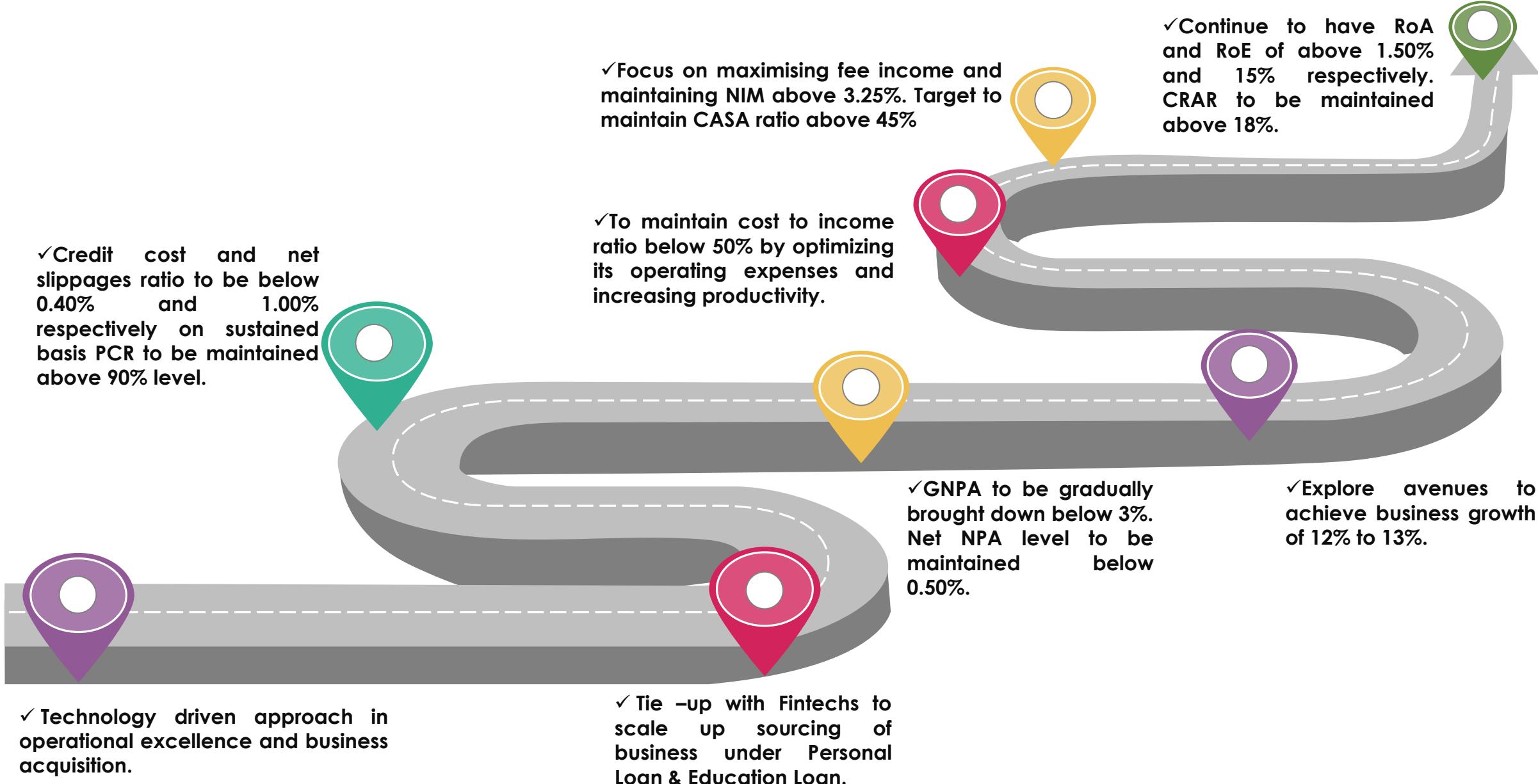


Subsidiaries

Name of Company	% Holding	Line of Activity	Income	PAT	RoA	Net Worth
			9M FY 2026	9M FY 2026	9M FY 2026	9M FY 2026
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	102.76 (94.87)	18.80 (15.85)	4.69% (4.38%)	379.94 (353.30)
IDBI Intech Ltd.	100	Technology Service Provider	119.68 (112.83)	6.92 (4.89)	6.00% (3.00%)	130.64 (122.44)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.09 (0.77)	-0.04 (0.55)	-2.35% (24.79%)	1.72 (2.19)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	10.15 (10.84)	6.75 (6.59)	2.99% (2.97%)	225.69 (221.81)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	82.54 (72.97)	46.81 (41.60)	11.74% (8.26%)	380.51 (348.80)

Figures in () are of previous period

Way Forward



THANK YOU

