

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:387

Date: 21.01.2026

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, <u>Mumbai 400 001.</u>

महोदय/महोदया Dear Sir / Madam,

**Press Release –**  
**Unaudited (Reviewed) Financial Results (Standalone & Consolidated)**  
**for the 3rd Quarter ended 31.12.2025**

We enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 3<sup>rd</sup> Quarter ended 31.12.2025.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,

(Rajesh V Upadhyा)  
कंपनी सचिव Company Secretary



Classification: **Public**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-१, आठवीं मंजिल, सी-५, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051  
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## **PRESS RELEASE**

### **Q3FY26 RESULTS**

#### **Balance Sheet:**

- **Bank's Global Advances** registered a growth of 13.63% YoY with **Domestic Advances** growth at 15.16% YoY. **Bank's Global Business** crossed ₹ 16 Lakh crores milestone.
- **Overseas Advances** grew by 5.70% YoY.
- **Retail Advances** grew by 20.64% YoY, **Agriculture Advances** grew by 16.69% YoY followed by **MSME Advances** which grew by 15.77% YoY and **Corporate Advances** grew by 11.32% YoY. **RAM % share** in Advances increased to 58.54%.
- **Bank's Deposits** grew by 11.64% YoY with **Domestic Deposits** grew by 12.80% YoY. **CASA Deposit** grew by 4.48% YoY and **CASA ratio** stands at 37.97% as on 31<sup>st</sup> December, 2025.

#### **Profitability:**

- **Operating Profit** for 9M-FY26 increased by 4% YoY and stood at ₹ 12,023 crores while Operating Profit for Q3FY26 increased by 13% YoY and stood at ₹ 4,193 crores.
- **Net Profit** for 9M-FY26 increased by 14% YoY at ₹ 7,511 crores. Net Profit for Q3FY26 grew by 7% YoY to ₹ 2,705 crores,
- Net Interest Income (**NII**) for 9M-FY26 stood at ₹ 18,442 crores and for Q3-FY26 stood at ₹ 6,461 crores.
- **Non-Interest Income** for 9M-FY26 increased by 20% YoY at ₹ 6,665 crores and for Q3-FY26 it grew by 30% YoY at 2,279 crores.
- Net Interest Margin (**NIM**) of Global and Domestic for 9M-FY26 stood at 2.51% and 2.76% respectively.
- Global and Domestic **NIM** for Q3FY26 stood at 2.57% and 2.80% respectively.
- Bank's **ROA** and **ROE** for 9M-FY26 stood at 0.90% and 14.49% respectively. ROA and ROE for Q3-FY26 increased to 0.96% and 15.34% respectively.

#### **Asset Quality:**

- **Gross NPA ratio** at 2.26% improved by 143 bps YoY.
- **Net NPA ratio** at 0.60% improved by 25 bps YoY.
- **PCR** improved by 112 bps YoY and stands at 93.60%.
- **Slippage Ratio** for 9M-FY26 improved by 36 bps YoY and stands at 0.64%. Slippage Ratio for Q3FY26 improved by 3 bps YoY and stands at 0.16%.
- **Credit Cost** for 9M-FY26 improved by 30 bps YoY to 0.42% and for Q3FY26 improved by 5 bps YoY to 0.34%.

#### **Capital Adequacy:**

- Capital Adequacy Ratio as on 31.12.2025 stands at 17.09%.

#### **Alternate Channels:**

- 7 Lakh+ customers added during Q3-FY26, taking total UPI customers to 242 Lakh+.
- Share of Alternate Channels in total transactions increased to ~96% in Q3-FY26.



## Key Summary of Q3FY26 Results

₹ in Crores	Dec-24	Sep-25	Dec-25	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Business Mix</b>	<b>14,46,295</b>	<b>15,62,446</b>	<b>16,27,602</b>	<b>12.54%</b>	<b>4.17%</b>
<b>Advances (Global)</b>	<b>6,51,507</b>	<b>7,09,145</b>	<b>7,40,314</b>	<b>13.63%</b>	<b>4.40%</b>
Overseas	1,05,238	1,11,795	1,11,234	5.70%	-0.50%
Domestic	5,46,269	5,97,350	6,29,080	15.16%	5.31%
- RAM Advances	3,11,950	3,47,726	3,68,242	18.05%	5.90%
<b>Deposits (Global)</b>	<b>7,94,788</b>	<b>8,53,301</b>	<b>8,87,288</b>	<b>11.64%</b>	<b>3.98%</b>
Overseas	1,16,162	1,23,203	1,21,789	4.84%	-1.15%
Domestic	6,78,626	7,30,098	7,65,499	12.80%	4.85%
Domestic CASA	2,77,190	2,86,492	2,89,620	4.48%	1.09%
CASA Ratio (%)	41.05	39.39	37.97		

₹ in Crores	Q3FY25	Q2FY26	Q3FY26	YoY %	QoQ %
<b>Profit &amp; Loss</b>					
Interest Income	18,211	18,405	18,928	3.94%	2.84%
Interest Expenses	12,141	12,493	12,467	2.69%	-0.21%
Net Interest Income	6,070	5,912	6,461	6.43%	9.29%
Operating Profit	3,703	3,821	4,193	13.24%	9.73%
<b>Profit after Tax</b>	<b>2,517</b>	<b>2,555</b>	<b>2,705</b>	<b>7.47%</b>	<b>5.88%</b>
NIM % (Domestic)	2.98	2.66	2.80		

Ratios (%)	Q3FY25	Q2FY26	Q3FY26	YoY bps	QoQ bps
<b>Asset Quality</b>					
<b>GNPA</b>	<b>3.69</b>	<b>2.54</b>	<b>2.26</b>	<b>-143</b>	<b>-28</b>
<b>NNPA</b>	<b>0.85</b>	<b>0.65</b>	<b>0.60</b>	<b>-25</b>	<b>-5</b>
PCR	92.48	93.39	93.60	112	21
Slippage Ratio	0.19	0.14	0.16	-3	2
Credit Cost	0.39	0.28	0.34	-5	6
<b>Capital Ratios</b>					
CET-1 ratio	12.96	13.89	13.76	80	-13
Tier-1 ratio	13.60	14.49	14.36	76	-13
<b>CAR</b>	<b>16.00</b>	<b>16.69</b>	<b>17.09</b>	<b>109</b>	<b>40</b>

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