IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355
(+91 22) 6655 3405, 3410
वेबसाइट : www.idbi.bank.in

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355
(+91 22) 6655 3405, 3410
Website : www.idbi.bank.in

18 जुलाई 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroz 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

Dear Sir/Madam,

Un-audited Financial Results of the Bank for
Quarter ended June 30, 2026 and
Limited Review Report submitted by Statutory Auditors

In terms of Regulations 33 and 52 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Saturday, July 18, 2026, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2026. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 12 noon and concluded at 2.30 p.m.

Further, please find enclosed the Limited Review Report for the quarter ended June 30, 2026 received from Suri & Co. and Chokshi & Chokshi, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड

ज्योति
18/7/26

[ज्योति नायर]
कंपनी सचिव

IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
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IDBI BANK LIMITED

Unaudited Standalone Financial Results for the Quarter ended June 30, 2026

(₹ in Crore)

Sr. No.		Particulars	Quarter Ended			Year Ended
			30.06.2026	31.03.2026	30.06.2025	31.03.2026
			(Unaudited)	(Audited)	(Unaudited)	(Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**7,541.44**	**7,798.47**	**7,021.00**	**28,997.26**
	(a)	Interest/discount on advances/bills	5,231.35	5,039.50	4,771.16	19,403.49
	(b)	Income on investments	2,022.77	2,139.15	2,031.96	8,190.60
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	256.82	281.07	188.33	964.57
	(d)	Others	30.50	338.75	29.55	438.60
2		Other Income	1,031.58	1,610.98	1,437.02	6,746.27
A.		**Total Income (1+2)**	**8,573.02**	**9,409.45**	**8,458.02**	**35,743.53**
3		Interest Expended	4,055.28	3,947.05	3,855.23	15,485.61
4		Operating Expenses (a)+(b)	2,349.93	2,419.02	2,248.75	9,420.40
	(a)	Employees cost	1,118.95	1,078.62	1,091.93	4,358.35
	(b)	Other operating expenses	1,230.98	1,340.40	1,156.82	5,062.05
B.		**Total Expenditure (3+4)** (excluding provisions and contingencies)	**6,405.21**	**6,366.07**	**6,103.98**	**24,906.01**
C.		**Operating profit (A-B)** (Profit before Provisions & Contingencies)	**2,167.81**	**3,043.38**	**2,354.04**	**10,837.52**
D.		Provisions (other than tax) and Contingencies (Net) (Including write offs)	(636.87)	285.31	(179.46)	(1,088.35)
		: of which provisions for Non-performing Assets (Net of reversals)	(522.01)	(1,148.21)	(385.30)	(2,715.69)
E.		Exceptional items	-	-	-	-
F.		**Profit from Ordinary Activities before tax (C-D-E)**	**2,804.68**	**2,758.07**	**2,533.50**	**11,925.87**
G.		Tax Expense	689.50	814.90	526.14	2,412.51
H.		**Net Profit from Ordinary Activities after tax (F-G)**	**2,115.18**	**1,943.17**	**2,007.36**	**9,513.36**
I.		Extraordinary items (net of tax expense)	-	-	-	-
J.		**Net Profit for the period (H-I)**	**2,115.18**	**1,943.17**	**2,007.36**	**9,513.36**
5		Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40
6		Reserves excluding Revaluation Reserves				48,869.01
7		**Analytical Ratios & Other Disclosures**				
	(i)	Percentage of shares held by Government of India	45.48	45.48	45.48	45.48
	(ii)	Capital Adequacy Ratio (%) (Basel III)	26.92	26.65	25.39	26.65
		(a) CET 1 Ratio (%)	26.38*	25.56	23.71	25.56
		(b) Additional Tier 1 ratio (%)	-	-	-	-
	(iii)	Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)				
		(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.97	1.81	1.87	8.85
		(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.97	1.81	1.87	8.85
	(iv)	NPA Amount/ Ratios				
		(a) Gross NPAs	6,089.65	6,028.12	6,384.61	6,028.12
		(b) Net NPAs	425.50	379.90	447.41	379.90
		(c) % of Gross NPAs to Gross Advances	2.30	2.32	2.93	2.32
		(d) % of Net NPAs to Net Advances	0.16	0.15	0.21	0.15
	(v)	Net Interest Margin % (Annualised)	3.61	4.15	3.68	3.77
	(vi)	Return on Assets % (Annualised)	1.89	1.75	2.01	2.27
	(vii)	Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	59,024.06	55,748.93	46,419.08	55,748.93
	(viii)	Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles)	0.44	0.50	0.48	0.50
	(ix)	Total debts to total assets %	5.87	6.01	5.55	6.01
	(x)	Outstanding redeemable Preference Shares	-	-	-	-
	(xi)	Capital Redemption Reserve	-	-	-	-
	(xii)	Debenture Redemption Reserve	-	-	-	-

** Includes quarterly profit in compliance with RBI (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on July 01, 2026)*

आई.डी.बी.आई. बैंक लिमिटेड MUMBAI IDBI BANK LIMITED

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO Chartered Accountants FRN 004283S MUMBAI

IDBI BANK

CIN: L65190MH2004GOI148838

Standalone Segment Report for the quarter ended June 30, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
a.	**Segment Revenue**				
	Corporate/Wholesale banking	2,231.43	2,421.31	2,187.11	8,736.67
	Retail banking	9,640.52	9,280.29	8,415.58	35,030.58
	Treasury	3,470.27	3,622.87	3,962.72	16,110.04
	Other banking operations	45.33	80.92	39.01	252.72
	Unallocated	9.07	316.29	-	329.30
	Total	**15,396.62**	**15,721.68**	**14,604.42**	**60,459.31**
	Less :- Inter-segment revenue	6,823.60	6,312.23	6,146.40	24,715.78
	Net Segment Revenue	**8,573.02**	**9,409.45**	**8,458.02**	**35,743.53**
b.	**Segment Results -Profit/(loss) before tax**				
	Corporate/Wholesale banking	280.87	690.84	944.12	3,244.54
	Retail banking	1,106.15	1,099.73	568.56	3,264.52
	Treasury	1,375.74	589.61	992.00	4,897.28
	Other banking operations	32.85	61.60	28.82	190.51
	Unallocated	9.07	316.29	-	329.02
	Profit/(Loss) before tax	**2,804.68**	**2,758.07**	**2,533.50**	**11,925.87**
	Income taxes	689.50	814.90	526.14	2,412.51
	Net profit/(Loss)	**2,115.18**	**1,943.17**	**2,007.36**	**9,513.36**
c.	**Segment assets**				
	Corporate/Wholesale banking	82,780.65	78,129.79	63,746.39	78,129.79
	Retail banking	1,94,905.16	1,90,184.53	1,62,025.40	1,90,184.53
	Treasury	1,63,972.64	1,94,102.91	1,70,965.64	1,94,102.91
	Other banking operations	25.61	25.61	22.75	25.61
	Unallocated assets	2,819.90	4,116.82	6,359.54	4,116.82
	Total assets	**4,44,503.96**	**4,66,559.66**	**4,03,119.72**	**4,66,559.66**
d.	**Segment liabilities**				
	Corporate/Wholesale banking	42,726.92	44,184.85	38,559.83	44,184.85
	Retail banking	3,04,563.99	3,13,497.85	2,72,376.67	3,13,497.85
	Treasury	27,497.21	41,235.43	29,812.34	41,235.43
	Other banking operations	4.95	3.95	4.24	3.95
	Unallocated liabilities	-	-	-	-
	Total liabilities	**3,74,793.07**	**3,98,922.08**	**3,40,753.08**	**3,98,922.08**
e.	**Capital employed (Segment assets-Segment liabilities)**				
	Corporate/Wholesale banking	40,053.73	33,944.94	25,186.56	33,944.94
	Retail banking	(1,09,658.83)	(1,23,313.33)	(1,10,351.27)	(1,23,313.32)
	Treasury	1,36,475.43	1,52,867.49	1,41,153.30	1,52,867.48
	Other banking operations	20.66	21.66	18.51	21.66
	Unallocated	2,819.90	4,116.82	6,359.54	4,116.82
	Total	**69,710.89**	**67,637.58**	**62,366.64**	**67,637.58**

Notes on Segment Reporting:

1) As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.

2) These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.

3) In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.

4) Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.

5) As per RBI circular dated April 7, 2022 , Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.

6) Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.

आई.डी.बी.आई. बैंक लिमिटेड MUMBAI IDBI BANK LIMITED

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO FRN: 004283S MUMBAI Chartered Accountants

Chokshi & Chokshi LLP	Suri & Co.
Chartered Accountants	**Chartered Accountants**
15/17, Raghavji B Bldg, Ground Floor,	Unit No. 2A 1,
Raghavji Road, Gowalia Tank,	Gundecha Onclave,
Off Kemps Corner, Mumbai 400036	Kherani Road, Sakinaka,
LLP Registration No. AAC-8909	Andheri (East), Mumbai - 400072

INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

To,
The Board of Directors
IDBI Bank Limited
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 12 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO. Chartered Accountants FRN 004283S MUMBAI 400072

Conclusion

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, including notes thereon, has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 12 to the Statement and have not been reviewed by us.

For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)

CHOKSHI & CHOKSHI LLP FRN-101872W/W 100045

Rakesh Jain
Partner
Membership No. 042364
UDIN: 26042364ILEMKD9620

Place: Mumbai
Date: July 18, 2026

SURI & CO FRN: 004283S MUMBAI 400 072 Chartered Accountants

For Suri & Co.
Chartered Accountants
(FRN – 004283S)

V. Natarajan

Natarajan V.
Partner
Membership No. 223118
UDIN: 26223118SYOGAZ6560

Place: Mumbai
Date: July 18, 2026

IDBI BANK

CIN: L65190MH2004GOI148838

IDBI BANK LIMITED

Unaudited Consolidated Financial Results for the Quarter ended June 30, 2026

(₹ in Crore)

Sr. No.		Particulars	Quarter Ended 30.06.2026 (Unaudited)	Quarter Ended 31.03.2026 (Audited)	Quarter Ended 30.06.2025 (Unaudited)	Year Ended 31.03.2026 (Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**7,549.28**	**7,803.71**	**7,026.62**	**29,019.59**
	(a)	Interest/discount on advances/bills	5,231.30	5,039.45	4,771.16	19,403.34
	(b)	Income on investments	2,029.48	2,143.63	2,037.70	8,212.92
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	256.82	281.83	187.96	964.57
	(d)	Others	31.68	338.80	29.80	438.76
2		Other Income	1,084.00	1,713.79	1,471.91	6,611.60
A.		**Total Income (1+2)**	**8,633.28**	**9,517.50**	**8,498.53**	**35,631.19**
3		Interest Expended	4,052.70	3,944.34	3,851.30	15,474.48
4		Operating Expenses (a)+(b)	2,387.29	2,466.35	2,269.50	9,575.06
	(a)	Employees cost	1,170.88	1,138.76	1,137.86	4,564.01
	(b)	Other operating expenses	1,216.41	1,327.59	1,131.64	5,011.05
B.		**Total Expenditure (3+4)** (excluding provisions and contingencies)	**6,439.99**	**6,410.69**	**6,120.80**	**25,049.54**
C.		**Operating profit (A-B)** (Profit before Provisions & Contingencies)	**2,193.29**	**3,106.81**	**2,377.73**	**10,581.65**
D.		Provisions (other than tax) and Contingencies (Net) (Including write offs)	(636.02)	291.02	(178.86)	(1,076.36)
		: of which provisions for Non-performing Assets (Net of reversals)	(522.01)	(1,148.21)	(385.30)	(2,715.69)
E.		Exceptional items	-	-	-	-
F.		**Profit from Ordinary Activities before tax (C-D-E)**	**2,829.31**	**2,815.79**	**2,556.59**	**11,658.01**
G.		Tax Expense	698.74	828.35	532.72	2,446.55
H.		**Net Profit from Ordinary Activities after tax (F-G)**	**2,130.57**	**1,987.44**	**2,023.87**	**9,211.46**
I.		Extraordinary items (net of tax expense)	-	-	-	-
J.		**a) Net Profit for the period before Minority Interest & Share of Profit/(Loss) in Associate (H-I)**	**2,130.57**	**1,987.44**	**2,023.87**	**9,211.46**
K.	Add:	Share of Profit in Associate	-	25.12	-	25.16
L.	Less:	Minority Interest	3.43	5.44	4.69	26.65
		b) Net Profit for the period after Minority Interest & Share of Profit/(Loss) in Associate (J+K-L)	**2,127.14**	**2,007.12**	**2,019.18**	**9,209.97**
5		Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40
6		Reserves excluding Revaluation Reserves				49,795.59
7		**Analytical Ratios & Other Disclosures**				
	(i)	Percentage of shares held by Government of India	45.48	45.48	45.48	45.48
	(ii)	Capital Adequacy Ratio (%) (Basel III)	27.04	26.80	25.53	26.80
		(a) CET 1 Ratio (%)	26.50*	25.71	23.87	25.71
		(b) Additional Tier 1 ratio (%)	-	-	-	-
	(iii)	Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)				
		(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.98	1.87	1.88	8.57
		(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.98	1.87	1.88	8.57

** Includes quarterly profit in compliance with RBI (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on July 01, 2026)*

IDBI BANK

CIN: L65190MH2004GOI148838

Sr. No.	Particulars	Quarter ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
a.	**Segment Revenue**				
	Corporate/Wholesale banking	2,223.10	2,418.61	2,184.48	8,709.29
	Retail banking	9,640.52	9,280.29	8,415.57	35,030.60
	Treasury	3,470.27	3,622.87	3,962.72	15,701.12
	Other banking operations	113.92	191.67	82.16	576.66
	Unallocated	9.07	316.29	-	329.30
	Total	**15,456.88**	**15,829.73**	**14,644.93**	**60,346.97**
	Less :- Inter-segment revenue	6,823.60	6,312.23	6,146.40	24,715.78
	Net Segment Revenue	**8,633.28**	**9,517.50**	**8,498.53**	**35,631.19**
b.	**Segment Results -Profit/(loss) before tax**				
	Corporate/Wholesale banking	308.28	731.20	986.73	3,358.41
	Retail banking	1,106.15	1,099.73	568.56	3,264.53
	Treasury	1,375.74	589.61	992.00	4,488.36
	Other banking operations	26.64	98.65	4.61	216.20
	Unallocated	9.07	316.29	-	329.02
	Profit/(Loss) before tax	**2,825.88**	**2,835.47**	**2,551.90**	**11,656.52**
	Income taxes	698.74	828.35	532.72	2,446.55
	Net profit/(Loss)	**2,127.14**	**2,007.12**	**2,019.18**	**9,209.97**
c.	**Segment assets**				
	Corporate/Wholesale banking	82,767.25	78,125.66	63,744.17	78,125.66
	Retail banking	1,94,905.16	1,90,184.54	1,62,025.40	1,90,184.54
	Treasury	1,63,992.48	1,94,104.05	1,71,446.17	1,94,104.05
	Other banking operations	898.43	808.12	814.58	808.12
	Unallocated assets	2,854.48	4,163.74	6,393.86	4,163.74
	Total assets	**4,45,417.80**	**4,67,386.11**	**4,04,424.18**	**4,67,386.11**
d.	**Segment liabilities**				
	Corporate/Wholesale banking	42,337.61	43,769.89	38,187.63	43,769.89
	Retail banking	3,04,563.99	3,13,497.85	2,72,210.96	3,13,497.85
	Treasury	27,497.21	41,235.43	29,812.34	41,235.43
	Other banking operations	194.75	140.96	347.05	140.96
	Unallocated liabilities	-	-	-	-
	Total liabilities	**3,74,593.56**	**3,98,644.13**	**3,40,557.97**	**3,98,644.13**
e.	**Capital employed (Segment assets-Segment liabilities)**				
	Corporate/Wholesale banking	40,429.65	34,355.77	25,556.54	34,355.77
	Retail banking	(1,09,658.83)	(1,23,313.32)	(1,10,185.56)	(1,23,313.32)
	Treasury	1,36,495.27	1,52,868.63	1,41,633.83	1,52,868.63
	Other banking operations	703.67	667.16	467.53	667.16
	Unallocated	2,854.48	4,163.74	6,393.86	4,163.74
	Total	**70,824.24**	**68,741.98**	**63,866.21**	**68,741.98**

Consolidated Segment Report for the quarter ended June 30, 2026 (₹ in Crores)

Notes on Segment Reporting:

1) As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.

2) These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.

3) In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.

4) Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.

5) As per RBI circular dated April 7, 2022 , Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.

6) Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.

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CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO Chartered Accountants FRN: 004283S MUMBAI

IDBI BANK

CIN: L65190MH2004GOI148838

Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at 30.06.2026	As at 31.03.2026	As at 30.06.2025	As at 30.06.2026	As at 31.03.2026	As at 30.06.2025
	Standalone			Consolidated		
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
CAPITAL AND LIABILITIES						
Capital	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	58,958.49	56,885.18	51,614.24	59,890.59	57,811.76	52,944.28
Minority Interest	-	-	-	181.25	177.82	169.53
Deposits	3,25,756.72	3,47,162.68	2,96,781.98	3,25,410.28	3,46,776.14	2,96,453.95
Borrowings	26,092.17	28,054.54	22,388.18	26,181.00	28,103.75	22,462.46
Other Liabilities and Provisions	22,944.18	23,704.86	21,582.92	23,002.28	23,764.24	21,641.56
TOTAL	**4,44,503.96**	**4,66,559.66**	**4,03,119.72**	**4,45,417.80**	**4,67,386.11**	**4,04,424.18**
ASSETS						
Cash and balances with Reserve Bank of India	13,282.86	33,230.37	18,056.89	13,282.97	33,230.47	18,056.98
Balances with banks and money at call and short notice	13,516.17	23,607.39	14,931.43	13,601.08	23,684.24	14,994.05
Investments	1,31,673.97	1,28,011.25	1,26,902.85	1,32,186.64	1,28,440.14	1,27,843.33
Advances	2,58,968.02	2,53,626.07	2,11,907.21	2,58,962.52	2,53,623.57	2,11,907.21
Fixed Assets	9,697.74	9,760.14	12,087.51	9,712.78	9,775.47	12,105.67
Other Assets	17,365.20	18,324.44	19,233.83	17,671.81	18,632.22	19,516.94
TOTAL	**4,44,503.96**	**4,66,559.66**	**4,03,119.72**	**4,45,417.80**	**4,67,386.11**	**4,04,424.18**

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CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO FRN 004283S MUMBAI 400 072 Chartered Accountants

Chokshi & Chokshi LLP **Chartered Accountants** 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	**Suri & Co.** **Chartered Accountants** Unit No. 2A1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai – 400072

INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED

To,
The Board of Directors
IDBI Bank Limited
Mumbai.

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank"/"the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit after tax of its associates for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2026 , including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 12 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.

2. This Statement which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and analytical and applying other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations to the extent applicable.

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4. The Statement includes the results of the following entities:

Parent

- IDBI Bank Limited

Subsidiaries

- IDBI Capital Markets & Securities Limited
- IDBI Intech Limited
- IDBI Mutual Fund Trustee Company Limited
- IDBI Asset Management Limited
- IDBI Trusteeship Services Limited

Associates (See Para 8 below)

- Biotech Consortium India Limited
- North Eastern Development Finance Corporation Limited

Conclusion

5. Based on our review conducted and procedure performed as stated in paragraph 3 above, and based on the consideration of the unaudited financial results referred to in paragraph 6, 7 and 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure, as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 12 to the Statement, which have not been reviewed by us.

Other Matters

6. We did not review the interim financial results of the three subsidiaries, included in the Statement, whose reviewed interim financial results reflect total assets of Rs.1,155.99 crore as at June 30, 2026, total revenues of Rs.102.24 crore and total net profit after tax of Rs.18.79 crore for the quarter ended June 30, 2026 respectively as considered in the unaudited consolidated financial results. These financial results have been reviewed by the other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the aforesaid three subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

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7. The accompanying unaudited consolidated financial results include the financial results of two subsidiaries, included in the Statement, which have been neither reviewed by us nor by other auditors, whose financial results reflect total assets of Rs.231.45 crore as at June 30, 2026, total revenues of Rs.3.10 crore and total net profit after tax of Rs.2.10 crore for the quarter ended June 30, 2026, as considered in the Statement. These financial results have been presented solely based on information compiled by the Bank's management and approved by the Board of Directors of the aforesaid two subsidiaries. According to the information and explanations given to us by the Bank's management, these financial results are not material to the Group.

We draw attention to Note 14 of the Statement which states that the unaudited consolidated financial results does not include the financial results of two associates [Biotech Consortium India Limited (27.93%) (BCIL) and North Eastern Development Finance Corporation Limited (25%)] (NEDFCL) for the quarter ended June 30, 2026. In respect of these two associates, the financial results/financial information have been consolidated for and up to the year ended March 31, 2026. The financial results/financial information of BCIL considered in the unaudited consolidated financial results are neither audited by us nor by its auditors. This unaudited financial results/ financial information has been approved by the Management of BCIL and furnished to us by Management of the Bank. The financial result of NEDFCL considered in the unaudited consolidated financial results have been audited by other auditors, whose report has been furnished to us by the Management of the Bank and our conclusion on the statement, in so far as it relates to the amounts and disclosures included in respect of NEDFCL is based solely on the report of the other auditors and other procedures performed by us as stated in paragraph 3 above. According to the information and explanations given to us by the Management, the interim financial results of the aforesaid two associates are not material to the Group. Our conclusion is not modified in respect of these matters.

For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)

CHOKSHI & CHOKSHI LLP FRN- 101872W/ W 100045

Rakesh Jain
Partner
(Membership No. 042364)
UDIN: 26042364KITGPQ6130

Place: Mumbai
Date: July 18, 2026

For Suri & Co.
Chartered Accountants
(FRN – 004283S)

V. Natarajan

Natarajan V.
Partner
(Membership No. 223118)
UDIN: 26223118TVDKJJ7172

SURI & CO Chartered Accountants FRN: 004283S MUMBAI 400 072

Place: Mumbai
Date: July 18, 2026

IDBI BANK

CIN: L65190MH2004GOI148838

Notes forming part of the Standalone and Consolidated Financial Results for the Quarter ended June 30, 2026

1. The above Standalone and Consolidated Financial Results ("the Financial Results") have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on July 18, 2026.
2. These Financial Results for the quarter ended June 30, 2026 have been reviewed by the Joint Statutory Auditors – Chokshi & Chokshi LLP, Chartered Accountants and Suri & Co, Chartered Accountants, who have issued unmodified review reports thereon.
3. These Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 and read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time.
4. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. As at June 30, 2026, the Bank continues to hold regulatory provision aggregating to ₹158.39 crores in terms of RBI's circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1,046.08 crores is held for restructured Retail and Corporate borrowers.
6. Details of loans transferred/ acquired during the quarter ended June 30, 2026, as per the RBI Master Direction — *'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025'* dated November 28, 2025, are given below:

(a) Details of Stressed Loans transferred during the Quarter ended June 30, 2026.

(In ₹crores, except for Number of Accounts)

Particulars	To Asset Reconstruction companies (ARCs)	To permitted transferees	To other transferees
Number of accounts	4	1	-
Aggregate principal outstanding of loans transferred	734.55	58.25	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	41.94	11.00	-
Additional consideration realized in respect of accounts transferred in earlier years	556.80	-	-

MUMBAI IDBI BANK LIMITED

CHOKSHI & CHOKSHI LLP FRN-101872W/ W100045

SURI & CO Chartered Accountants FRN 004283S MUMBAI

Bank has reversed provisions of ₹52.94 crore to the profit and loss account on account of sale of stressed loans.

(b) Details of loans not in default acquired during quarter ended June 30, 2026.

(₹crores)

Particulars	Corporate Segment	Retail Segment
Mode of Acquisition	NA	Assignment
Aggregate principal outstanding of loan acquired	NA	299.66
Aggregate consideration paid	NA	269.72
Weighted average residual maturity (in years)	NA	14.86
Weighted average holding period of the originator (in years)	NA	0.65
Retention of beneficial economic interest by originator	NA	10%
Coverage of tangible security (Times)	NA	2.54
Rating wise distribution of loans acquired by value	NA	Not applicable

(c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA) during the quarter ended June 30, 2026.

(d) The distribution of the Security Receipts (SRs) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as at June 30, 2026 is as follows:

Recovery Rating Band	Book Cost (₹crores)
RR1+	0.00
RR1	2,403.37
RR2	0.00
RR3	0.00
RR4	0.00
RR5	3.09
Unrated	1,108.01
Unrated^	28.96
Total	**3,543.43**

^ Includes Investment made during Q4 of FY2025-26 in SR that are guaranteed by Government of India. The ARC shall obtain initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it.

At portfolio level, the Bank has marked-to-market loss of ₹862.11 crore. Bank maintained 100% provision on carrying value of investments of ₹3,543.43 crore in SRs as on June 30, 2026. Out of the above, Bank held Government guaranteed SRs amounting to ₹2,432.33 crore. The Bank, on a prudent basis, continues to hold provision against such SRs which will be reversed on actual receipt of recoveries or approval of claims, if any, by the Government of India. The unrealised gain on account of fair valuation of SRs guaranteed by Government of India is not recognised in Profit and Loss account.

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CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

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7. As per Master Direction *'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025'* dated November 28, 2025, disclosure related to project finance for the Quarter ended June 30, 2026 is given below:

Sr.No.	Item Description	No. of Accounts	Total Outstanding (in ₹ crores)
1	Project Under Implementation accounts at the beginning of quarter	84	1530.48*
2	Projects under implementation accounts sanctioned during the quarter.	12	201.70
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	27	115.66
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	69	1616.52
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	23	315.30
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	23	315.30
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5' - account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7' - accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7' - accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

**It includes movement of Rs.197.73 crore during Q1-2027 in project under implementation accounts existing at the beginning of the quarter.*

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8. In accordance with Reserve Bank of India circular *RBI/ 2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026* the Second Amendment Direction, 2026 on the Classification, Valuation and Operation of Investment Portfolio, the Bank has discontinued maintenance of Investment Fluctuation Reserve (IFR), consequently, the balance of Rs.1,277.83 crore in IFR has been transferred to General Reserve (Revenue and Other Reserve) during the quarter ended June 30, 2026.

9. Provision Coverage Ratio (including Technical Write-Offs) is 99.31% as on June 30, 2026 (Previous Quarter Q4 FY26 - 99.39%).

10. The necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025 is as follows:

Sr. No.	Particulars	As at June 30, 2026
1	Quantum of CLA	
	-Number of CLA partners	9
	-Number of loan accounts	28070
	-Amount outstanding(₹ in Crore)	734.26
2	Weighted Average Rate of Interest (ROI)	9.05%
3	Fees Paid (Including GST) (₹ in Crore)	0.27
4	Broad Sectors	Secured/Unsecured MSME Loan Housing Loan Agri Gold Loan Commercial Vehicle Loan
5	Performance of Loans under CLA - Standard Loans (₹ in Crore) - Non performing Loans (₹ in Crore)	 719.28 14.98
6	Details of Default Loss Guarantee (if any) (₹ in Crore)	Nil

11. Other Income includes fees earned from providing services to customers, commission income from non-fund based banking activities, earnings from foreign exchange and derivative transactions, mark to market provisions on investments, profit/ loss (including revaluation) from sale of investments, dividend received , recoveries from advances written off, etc.

12. As per extant RBI guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly such disclosures are made available on the website of the Bank which can be accessed at the following link: https://www.idbi.bank.in/regulatory-disclosures-section.aspx These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.

13. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements' and AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements'.

14. The consolidated financial results comprise the financial results of IDBI Bank Limited ("Parent Company"/ "the Bank") and all its subsidiaries/ associates as under:

A. Subsidiaries	% of Holding	Consolidated Upto
IDBI Capital Markets & Securities Limited	100.00%	June 30, 2026
IDBI Intech Limited	100.00%	June 30, 2026
IDBI MF Trustee Company Limited @	100.00%	June 30, 2026
IDBI Asset Management Limited@	66.67%	June 30, 2026
IDBI Trusteeship Services Limited	54.70%	June 30, 2026
B. Associates		
North Eastern Development Finance Corporation Limited *	25.00%	March 31, 2026
Biotech Consortium India Limited *	27.93%	March 31, 2026

@ Management certified financial results have been considered for consolidated financial results.
** The financial results of the associates for the quarter ended June 30, 2026, were not available as of the date of finalization of the consolidated financial results. Accordingly, the latest available audited financial results have been considered for the purpose of consolidation for North Eastern Development Finance Corporation Limited and Management certified financial results considered for Biotech Consortium India Limited.*
Impact of financial results of associates on the consolidated financial results is not material.

15. IDBI Foundation, a Section 8 company under the Companies Act, 2013, has been incorporated on May 19, 2026 as a wholly owned subsidiary of the Bank to undertake CSR initiatives. Accordingly, the Bank has subscribed 100% of the total paid-up Equity Share capital (10,000 equity shares of Rs.10 each) on July 08, 2026.

16. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with the current period.

17. The figures for the quarter ended March 31, 2026 is the balancing figures between audited figures in respect of full financial year ended March 31, 2026 and the published year to date limited reviewed figures up to the end of the third quarter of the said financial year.

(Sumit Phakka)
Deputy Managing Director

(Jayakumar S Pillai)
Deputy Managing Director

(Rakesh Sharma)
Managing Director & CEO

Mumbai
July 18, 2026

आई.डी.बी.आई. बैंक लिमिटेड MUMBAI IDBI BANK LIMITED

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

SURI & CO Chartered Accountants FRN: 004283S MUMBAI 400 002