

Ref. No.: ISC/134/2026-27

Date: 10.07.2026

The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra- Kurla Complex Bandra East, Mumbai-400 051 NSE Symbol: INDIANB	The Vice President BSE Ltd. 25, P. J. Towers Dalal Street, Mumbai-400001 BSE Scrip Code- 532814
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Dear Sir/ Madam,

Subject: Press release on Unaudited (Reviewed) Financial Results of the Bank for the First Quarter of FY 2026-27 ended on June 30, 2026

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Press Release on Unaudited (Reviewed) Financial Results of the Bank for the First Quarter (Q1) of FY 2026-27 ended on June 30, 2026.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary

Encl: a/a

प्रेस विज्ञप्ति / PRESS RELEASE

10.07.2026

Financial Results for the Quarter ended 30th June 2026

Net Profit ₹ 3,273 Cr +10.09% YoY	Total Business ₹ 15,29,201 Cr +13.66% YoY	Total Deposits ₹ 8,44,578 Cr +13.47% YoY	Total Advances ₹ 6,84,623 Cr +13.89% YoY
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Total business increased by 13.66%, reflecting broad-based momentum.

Gross Advances increased 13.89%, while Deposits rose 13.47% anchored by a robust CASA share of 39.73%

Net profit recorded a 10.09% YoY rise, reflecting efficiency and sustained growth

Share of Digital transactions stood at 95%, highlighting the Bank's technology-led customer engagement

Asset quality remained resilient, with GNPA ratio reduced to 1.86%, driving consistent profitability

Key Highlights (Quarter ended June 2026 over June 2025)

- **Net Profit** up by **10.09% YoY** at **₹3273 Cr** in June 2026 from **₹2973 Cr** in June 2025
- **Operating Profit** improved by **16.50% YoY** to **₹5557 Cr** in June 2026 from **₹4770 Cr** in June 2025
- **Net Interest Income** increased by **16.92% YoY** to **₹7435 Cr** in June 2026 from **₹6359 Cr** in June 2025
- **Domestic Net Interest Margin (NIM)** improved to **3.41%** in June 2026 from **3.35%** in June 2025
- **Cost to Income Ratio** reduced by **98 bps** to **44.80%** in June 2026
- **Cost of Deposits (CoD)** reduced by **34 bps** to **4.80%** in June 26 from **5.14%** in June 2025
- **Cost of Funds (CoF)** reduced by **40 bps** to **4.83%** in June 2026 from **5.23%** in June 2025
- **Yield on Investments (YoI)** stood at **6.96%** in June 2026
- **Gross Advances** increased by **13.89% YoY** to **₹684623 Cr** in June 2026 from **₹601147 Cr** in June 2025
- **RAM (Retail, Agriculture & MSME) advances** grew by **14.80% YoY** to **₹416992 Cr** in June 2026 from **₹363221 Cr** in June 2025
- **RAM contribution to gross domestic advances** increased to **66.00%**. **Retail, Agri & MSME** advances grew by **18.74%**, **9.96%** and **17.03%** YoY respectively. **Home Loan (including mortgage)** grew by **13.36% YoY**
- **Priority sector advances** as a percentage of ANBC stood at **45.36%** at **₹236720 Cr** in June 2026 as against the regulatory requirement of **40%**
- **Total Deposits** increased by **13.47% YoY** and reached to **₹844578 Cr** in June 2026 as against **₹744289 Cr** in June 2025
- **Domestic CASA ratio** increased to **39.73%** in June 2026 from **38.97%** in June 2025
- **CD ratio** improved to **81.06%** in June 2026 as against **80.77%** in June 2025

- **GNPA** decreased by **115 bps** YoY to **1.86%** in June 2026 from **3.01%** in June 2025, **NNPA** reduced by **3 bps** to **0.15%** in June 2026 from **0.18%** in June 2025
- **Provision Coverage Ratio (PCR, including TWO)** improved by **2 bps** YoY to **98.22%** in June 2026 from **98.20 %** in June 2025
- **Slippage Ratio** reduced to **0.77%** in June 2026 in comparison to **0.94%** in June 2025
- **Credit Cost** improved by **5 bps** YoY to **0.23%** in June 2026 from **0.28%** in June 2025
- **Capital Adequacy Ratio** stood at **17.58%**. **CET-I** at **16.51%** and **Tier I Capital** stood at **16.51%** in June 2026

Key Highlights (Quarter ended June 2026 over March 2026)

- **Net Profit** increased to **₹3273 Cr** in June 2026 from **₹3103 Cr** in March 2026
- **Domestic Net Interest Margin (NIM)** increased to **3.41%** in June 2026 from **3.35%** in March 2026
- **Cost of Deposits (CoD)** reduced by **3 bps** to **4.80%** in June 2026 from **4.83%** in March 2026
- **Cost of Funds (CoF)** reduced by **5 bps** to **4.83%** in June 2026 from **4.88%** in March 2026
- **Return on Assets (RoA)** up by **3 bps** to **1.31%** in June 2026 from **1.28%** in March 2026
- **Return on Equity (RoE)** increased by **50 bps** to **19.48%** in June 2026 from **18.98%** in March 2026
- **Yield on Advances (YoA)** increased by **2 bps** to **8.09%** in June 2026 from **8.07%** in March 2026
- **Credit Cost** improved by **24 bps** QoQ to **0.23%** in June 2026 from **0.47%** in March 2026
- **Cost to Income ratio** decreased by **19 bps** to **44.80%** in June 2026 from **44.99%** in March 2026
- **Earnings Per Share (EPS)** increased to **₹97.20** in June 2026 from **₹92.15** in March 2026
- **Book Value per Share** increased to **₹510.72** in June 2026 from **₹487.23** in March 2026
- **GNPA** decreased by **12 bps** QoQ to **1.86%** in June 2026 from **1.98%** in March 2026, **NNPA** sustained at **0.15%** in June 2026

Network:

- The Bank has **6003** domestic branches (including 3 DBUs), out of which **2011** are Rural, **1606** are Semi-Urban, **1195** are Urban & **1191** are in Metro category. The Bank has **3** overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5676** ATMs & BNAs and **17,314** Business Correspondents (BCs).

Digital Banking:

- Business of **₹67,327Cr** has been generated through Digital Channels during Q1FY27. A total of **158** Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by **22%** YoY, reaching **2.48** Cr.
- UPI users and Net Banking users have witnessed an increase of **21%** & **3%** YoY reaching **2.77** Cr and **1.19** Cr respectively. Fastag & POS users increased by **79%** & **40%** respectively.

Awards & Accolades:

- The Bank was declared winner of the “**Best PSB Award 2024-25**” by Financial Express.
- The MD & CEO of the Bank received “**CEO of the Year**” award at Tamil Nadu Business Leader of the Year, 2025.
- The Bank was declared the winner of the “**Golden Peacock Award for Excellence in Artificial Intelligence**” for the year 2026.

- The Bank received prestigious SKOCH Golden Award for “**IB SAATHI**” and Silver Award for “**Security Operations**”.
- Indian Bank has been awarded the **APY Annual Award of Excellence for achieving 104% of APY target in FY26.**
- The Bank received “**Best Data Quality Award**” by CIBIL.
- Indian Bank has been awarded for “**Excellence in Credit Capability Development**” by IIBF.

Our Focus

We aim to become the preferred financial partner for customers by catering to their full spectrum of banking needs. Our strategy centers on operational efficiency, disciplined portfolio management, and delivering simpler, faster and more delightful banking experiences. At the core lies a customer-centric ethos that guides every interaction and innovation.
