

Ref. No.: ISC/406/2026-27

Date: 15.10.2026

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 Second Quarter and Half Year of FY 2026-27 ended on September 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 Second Quarter and Half Year of FY 2026-27 ended on September 30, 2026.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

Dina Nath Kumar
Digitally signed by
Dina Nath Kumar
Date: 2026.10.15
13:50:59 +05'30'

AGM & Company Secretary

Encl: a/a

प्रेस विज्ञप्ति / PRESS RELEASE

15.10.2026

Financial Results for the Quarter ended 30th September 2026

 Net Profit ₹ 3,462 Cr +14.71% YoY	 Total Business ₹ 15,96,018 Cr +14.22% YoY	 Total Deposits ₹ 8,74,036 Cr +12.50% YoY	 Total Advances ₹ 7,21,982 Cr +16.39% YoY
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- **Total business increased by 14.22%, reflecting broad-based momentum across all the segments**
- **Gross Advances grew by 16.39% YoY, led by strong traction in Retail, Agriculture and MSME (RAM) portfolios**
- **Deposits rose by 12.50%, supported by a healthy CASA ratio of 39.36%**
- **Bank strategically reduced its Bulk deposit (including CD) by 5.60% on QoQ basis, from ₹1.62 lakh Cr in Jun'26 to ₹1.52 lakh Cr in Sep'26**
- **Bank has mobilized fresh FCNR(B) Deposits amounting to ₹22486 Cr. It has also raised OFCB of ₹3806 Cr**
- **Net profit recorded a growth of 14.71% YoY, reflecting improved operational efficiency, steady NIM and disciplined cost management**
- **Operating profit grew by 46.58% YoY**
- **The bank's non-interest income (NII) registered a strong growth of 59% YoY, reaching ₹3,953 Cr for the quarter ended September 2026**
- **The Bank's cost-to-income ratio improved by 723 bps to 39.25% in Sep' 2026 from 44.80% in Jun'26**
- **Asset quality strengthened further, with GNPA improving to 1.61% and NNPA to 0.14%**
- **Digital adoption reached 96% of total transactions, showcasing technology-led customer engagement**

Key Highlights (Quarter ended Sep'26 over Sep'25)

- **Net Profit** up by 14.71% YoY at ₹3462 Cr in Sep'26 from ₹3018 Cr in Sep'25
- **Operating Profit** improved by 46.58% YoY to ₹7090 Cr in Sep'26 from ₹4837 Cr in Sep'25
- **Net Interest Income** increased by 17.83% YoY to ₹7719 Cr in Sep'26 from ₹6551 Cr in Sep'25
- **Return on Assets (RoA)** stood at 1.31%, **Return on Equity (RoE)** at 19.65 % in Sep'26
- **Yield on Advances (YoA)** stood at 8.17% in Sep'26

- **Cost of Deposit** stood at **4.89%** in Sep'26
- **Gross Advances** increased by **16.39%** YoY to **₹721982 Cr** in Sep'26 from **₹620324 Cr** in Sep'25
- **RAM** (Retail, Agriculture & MSME) advances grew by **17.74%** YoY to **₹442302 Cr** in Sep'26 from **₹375660 Cr** in Sep'25
- **RAM** contribution to gross domestic advances stood at **67.04%**. **Retail, Agri & MSME** advances grew by **17.37%, 17.18% and 19.06%** YoY respectively. **Home Loan (including mortgage)** grew by **12.33%** YoY in Sep'26
- **Priority sector advances** as a percentage of ANBC stood at **48.67%** at **₹257647 Cr** in Sep'26 as against the regulatory requirement of **40%**
- **Total Deposits** increased by **12.50%** YoY and reached to **₹874036 Cr** in Sep'26 as against **₹776946 Cr** in Sep'25. Current, Savings & CASA deposits grew by **27.48%, 11.55%, and 13.77%** YoY respectively
- **Domestic CASA ratio** stood at **39.36%** as on 30th Sep'26
- **CD ratio** stood at **82.60%** as on 30th Sep'26
- **GNPA** decreased by **99 bps** YoY to **1.61%** in Sep'26 from **2.60%** in Sep'25, **NNPA** reduced by **2 bps** to **0.14%** in Sep'26 from **0.16%** in Sep'25
- **Provision Coverage Ratio (PCR, including TWO)** stood at **98.22%** in Sep'26
- **Slippage Ratio** contained to **0.69%** in Sep'26 in comparison to **0.79%** in Sep'25
- **Capital Adequacy Ratio** stood at **16.21%**. **CET-I** stood at **15.18%** and **Tier I Capital** at **15.18%** in Sep'26
- **Earnings Per Share (EPS)** increased to **₹102.82** in Sep'26 from **₹89.63** in Sep'25

Key Highlights (Quarter ended Sep'26 over Jun'26)

- **Net Profit** up by **5.77%** QoQ to **₹3462 Cr** in Sep'26 from **₹3273 Cr** in Jun'26
- **Fee based income** grew by **10.76%** QoQ to **₹1030 Cr** in Sep'26 from **₹930 Cr** in Jun'26
- **Yield on Investments (YoI)** improved by **2 bps** QoQ to **6.98%** in Sep'26 from **6.96%** in Jun'26
- **Cost to income ratio** improved by **555 bps** to **39.25%** in Sep'26 from **44.80%** in Jun'26
- **Net Interest Margin (NIM) Domestic** stood at **3.42%** in Sep'26
- **GNPA** decreased by **25 bps** to **1.61%** in Sep'26 from **1.86%** in Jun'26, **NNPA** reduced by **1 bps** to **0.14%** in Sep'26 from **0.15%** in Jun'26

Key Highlights (Half Year ended Sep'26 over Sep'25)

- **Net Profit** up by **12.42%** YoY to **₹6735 Cr** in H1FY27 from **₹5991 Cr** in H1FY26
- **Operating Profit** grew by **31.65%** YoY to **₹12647 Cr** in H1FY27 from **₹9607 Cr** in H1FY26
- **Net Interest Income** up by **17.38%** YoY to **₹15154 Cr** in H1FY27 from **₹12910 Cr** in H1FY26
- **Net Interest Margin (NIM) Domestic** stood at **3.41%** in H1FY27, improvement of 6bps over H1FY26 level of 3.35%
- **Return on Assets (RoA)** stood at **1.31** in H1FY27
- **Credit Cost** improved by **5 bps** YoY to **0.22%** in H1FY27 from **0.27%** in H1FY26
- **Return on Equity (RoE)** stood at **19.57%** in H1FY27

Network:

- The Bank has **6017** domestic branches (including 3 DBUs), out of which **2013** are Rural, **1611** are Semi-Urban, **1196** are Urban & **1197** are in Metro category. The Bank has **3** overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5678** ATMs & BNAs and **18,379** Business Correspondents (BCs).
- **Digital Banking:**
- Business of **₹1,45,344** Cr has been generated through Digital Channels in H1FY27. A total of **164** Digital Journeys, Utilities and Processes have been launched so far and accounts for **19.31%**.
- Number of Mobile Banking users has grown by **26% YoY**, reaching **2.66** Cr.
- UPI users and Net Banking users have witnessed an increase of **20%** & **2%** YoY reaching **2.89** Cr and **1.20** Cr respectively. Fastag & POS users increased by **135%** & **50%** 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.
- Indian Bank has been awarded the **APY Annual Award of Excellence for achieving 104% of APY target in FY26**.
- The Bank received prestigious SKOCH Golden Award for “**IB SAATHI**” and Silver Award for “**Security Operations**”.
- **The Bank was awarded the second prize** in the prestigious **Rajbhasha Kirti Puraskar** for **FY 2024-25**.
- The Bank was declared the winner of the “**Golden Peacock Award for Excellence in Artificial Intelligence**” for the year 2026.
- The Chief Financial Officer of Indian Bank was honoured as the **Best CFO** in the **Bank (Mid Cap category)** at **DSIJ’s 2026 CFO Awards**.
- The Bank has been declared winner under “**Overall Performance-Bank**” in the class of **Best Public Sector Bank (Medium)** at the **ASSOCHAM**.

Our Focus

Our goal is to make daily banking simple, quick, and accessible for all our customers. We are continuously improving our digital platforms and streamlining processes to deliver transparent, hassle-free services. By keeping customer convenience at the center of our digital growth, we aim to be the most trusted banking partner for individuals, farmers, and businesses alike.