IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
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वेबसाइट : www.idbi.bank.in

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

July 18, 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze 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 Madam/Sir,

Un-audited Financial Results for the
quarter ended June 30, 2026

Further to Bank's disclosure dated July 13, 2026 on the captioned subject, please find attached a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulations 30 & 51 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

JYOTHI BIJU NAIR
Digitally signed by JYOTHI BIJU NAIR
Date: 2026.07.18 15:22:41 +05'30'

Company Secretary

सीआइएन/(CIN)L65190MH2004GOI148838

IDBI BANK

प्रेस विज्ञप्ति
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1465

IDBI Bank Limited - Financial Results for Q1 of FY 2026-27

IDBI Bank reports 5% rise in profits on Y-o-Y basis

Highlights for Q1 FY 2026-27

- **Net Profit surges to ₹2,115 Crore for Q1 of FY 27 registering a YoY growth of 5%, QoQ growth of 9%.**
- **Net Interest Income (NII) stood at ₹3,486 Cr, YoY growth of 10%.**
- **Total business stood at ₹5,84,725 Cr, YoY growth of 15%.**
- **Total Deposits stood at ₹3,25,757 Cr, YoY growth of 10%.**
- **Net Advances stood at ₹2,58,968 Cr, YoY growth of 22%.**
- **CASA stood at ₹1,42,162 Cr, YoY up by 7%.**
- **Gross NPA down to 2.30%, YoY reduction by 63 bps.**
- **Net NPA down to 0.16%, YoY reduction by 5 bps.**
- **Provision Coverage Ratio (PCR) stood at 99.31%.**
- **Return on Assets (ROA) stood at 1.89%, QoQ growth of 14 bps.**
- **CRAR stood at 26.92%, improved by 153 bps YoY and 27 bps QoQ.**
- **Credit Deposit Ratio stood at 79.50%, improved by 810 bps YoY and 644 bps QoQ.**

Operating Performance for Q1 of FY 2026-27

- Bank has reported Net profit of ₹2,115 crores for Q1 FY 27 as against of 2,007 crores for Q1 FY 26. YoY growth of 5% and QoQ growth of 9%.
- Operating Profit stood at ₹2,168 crores.
- Cost of Deposit down to 4.59% in Q1 FY 27 as compared to 4.84% in Q1 FY 26. YoY reduction is by 25 bps and QoQ reduction is by 1 bps.

- Cost of Funds down to 4.68% in Q1 FY 27 as compared to 4.98% in Q1 FY 26. YoY reduction is by 30 bps, QoQ reduction is by 3 bps.
- Net Interest Income (Interest earned less Interest expenses) increased to ₹3,486 crore in Q1 FY 27 as compared to ₹3,166 crore in Q1 FY 26. YoY growth of 10%.
- NIM stood at 3.61%.
- Return on Assets (ROA) stood at 1.89%. QoQ increase by 14 bps.

Business Growth

- **Total Deposits increased** by 10% YoY to ₹3,25,757 Crore as on June 30, 2026 as against ₹2,96,782 Crore as on June 30, 2025.
- **CASA increased** by 7% YoY to ₹1,42,162 Crore as on June 30, 2026 as against ₹1,32,467 Crore as on June 30, 2025.
- CASA ratio stood at 43.64% as on June 30, 2026.
- **Net Advances grew** by 22% YoY to ₹2,58,968 Crore as on June 30, 2026 as against ₹2,11,907 as on June 30, 2025. Net advances grew by 2% QoQ as against ₹2,53,626 as on March 31, 2026.
- The composition of Corporate v/s Retail in Gross Advances portfolio stood at 30:70 as on June 30, 2026.

Asset Quality

- **Gross NPA ratio improved to** 2.30% as on June 30, 2026 as against 2.93% as on June 30, 2025 and 2.32% as on March 31, 2026.
- **Net NPA ratio** stood at 0.16% as on June 30, 2026 as against 0.21% as on June 30, 2025.
- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.31% as on June 30, 2026. The PCR is consistently above 99% since September 2023.

Capital Position

- **CRAR improved** to 26.92% as on June 30, 2026 as against 25.39% as on June 30, 2025 and 26.65% as on March 31, 2026.

- **Tier 1 Capital improved** to 26.38% as on June 30, 2026 as against 23.71% as on June 30, 2025 and 25.56% as on March 31, 2026.
- **Risk Weighted Assets** (RWA) stood at ₹2,30,728 Crore as on June 30, 2026 as against ₹1,92,965 Crore as on June 30, 2025.

Significant developments

- IDBI Bank was conferred the "*APY Annual Award of Ultimate Achiever*" by the Department of Financial Services, Ministry of Finance, in recognition of its outstanding achievement in meeting the annual Atal Pension Yojana (APY) enrolment targets for FY 2025-26. The award was presented at an event organized by the Pension Fund Regulatory and Development Authority (PFRDA) in May 2026, underscoring the Bank's commitment to advancing financial inclusion and social security initiatives across the country.

- IDBI Bank announced the launch of "*IDBI Innovate 2026*", a nationwide hackathon aimed at fostering innovation and accelerating digital transformation within the banking ecosystem. The initiative invited participation from start-ups, fintech companies, developers, and innovators across India to develop technology-driven solutions for real-world banking challenges. Through this platform, the Bank seeks to leverage emerging technologies and innovative thinking to enhance customer experience, strengthen operational efficiency, and support the future-ready transformation of banking services.

- IDBI Bank was honoured at the "*Internal Audit Excellence Awards 2026"* for its pioneering use of the AI-enabled i Netra system in strengthening internal audit processes. The recognition underscores the Bank's commitment to leveraging advanced technology to enhance audit effectiveness, improve risk oversight, and set new benchmarks in innovation-driven internal audit excellence.

Mumbai, July 18, 2026: The Board of Directors of **IDBI Bank Ltd. (IDBI Bank)** met in Mumbai today and approved the financial results for the Quarter ended June 30, 2026.

All representatives of Print, Wire and Electronic Media.

IDBI Bank Ltd.
Key Summary for Q1 FY 2027 Results

(₹ crore)

P&L Highlights					
(INR in Crores)	Q1 FY 2027 (3M)	Q4 FY 2026 (3M)	Q1 FY 2026 (3M)	Growth % Q-o-Q	Growth % Y-o-Y
Interest Income	7541	7798	7021	▼ -3%	▲ 7%
Non-Interest Income	1032	1611	1437	▼ -36%	▼ -28%
Net Interest Income	3486	3851	3166	▼ -9%	▲ 10%
Profit/(loss) after Tax	2115	1943	2007	▲ 9%	▲ 5%
Basic EPS (INR)	1.97	1.81	1.87	▲ 9%	▲ 5%
Key P&L Ratios					
Return on Assets[1]	1.89%	1.75%	2.01%	▲ 14 bps	▼ -12 bps
Return on Equity[1]	14.80%	14.35%	17.91%	▲ 45 bps	▼ -311 bps
NIM[1]	3.61%	4.15%	3.68%	▼ -54 bps	▼ -7 bps
Cost to Net Income Ratio	52.02%	44.28%	48.86%	▲ 774 bps	▲ 316 bps
Cost of Fund	4.68%	4.71%	4.98%	▼ -3 bps	▼ -30 bps
Cost of Deposit	4.59%	4.60%	4.84%	▼ -1 bps	▼ -25 bps
Non-Interest Income to Total Income	12.03%	17.12%	16.99%	▼ -509 bps	▼ -496 bps
Balance Sheet Highlights					
(INR in Crores)	30-Jun-26	31-Mar-26	30-Jun-25	Growth %	Growth %
Net Advances	2,58,968	2,53,626	2,11,907	▲ 2%	▲ 22%
Deposits	3,25,757	3,47,163	2,96,782	▼ -6%	▲ 10%
Net Worth	59,024	55,749	46,419	▲ 6%	▲ 27%
Total Balance Sheet	4,44,504	4,66,560	4,03,120	▼ -5%	▲ 10%
Total RWA	2,30,728	2,23,246	1,92,965	▲ 3%	▲ 20%
CASA	1,42,162	1,54,816	1,32,467	▼ -8%	▲ 7%
Key Balance Sheet Ratios					
Capital Adequacy	26.92%	26.65%	25.39%	▲ 27 bps	▲ 153 bps
CET I Ratio	26.38%	25.56%	23.71%	▲ 82 bps	▲ 267 bps
Gross NPA	2.30%	2.32%	2.93%	▼ -2 bps	▼ -63 bps
Net NPA	0.16%	0.15%	0.21%	▲ 1 bps	▼ -5 bps
Provision Coverage ratio	99.31%	99.39%	99.31%	▼ -8 bps	▬ 0 bps
CASA Ratio	43.64%	44.59%	44.63%	▼ -95 bps	▼ -99 bps
Credit Deposit Ratio	79.50%	73.06%	71.40%	▲ 644 bps	▲ 810 bps

Previous periods figures have been regrouped/ restated (wherever necessary)
[1]Annualized

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