

October 17, 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
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Dear Madam/Sir,

**Un-audited Financial Results for the
Quarter and Half year ended September 30, 2026**

Further to Bank's disclosure dated October 12, 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: 2026.10.17
14:47:55 +05'30'
Company Secretary



प्रेस विज्ञप्ति
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1466

IDBI Bank Limited - Financial Results
for the Quarter and Half year ended September 30, 2026

Highlights for Q2 FY 2026-27

- ❖ Operating Profit stood at ₹2,893 Cr for Q2 of FY27 QoQ increased by 33%*.
- ❖ Net Profit recorded at ₹2,205 Cr for Q2 of FY27 QoQ increased by 4%*.

** Operating Profit and Net profit for the previous year Q2 FY26 amounting to ₹3,523 Crores and ₹3,627 Crores respectively, included a one-off gain of ₹1,699 Crores arising from the sale of strategic investment (NSDL). Excluding this one-off gain, YoY increase in Operating Profit and Net profit is 59% and 14% for Q2 FY27 respectively.*

- ❖ NIM stood at 4.11% for Q2 of FY27 YoY increased by 40 bps and QoQ increased by 50 bps.
- ❖ Net Interest Income (NII) stood at ₹4,228 Cr, YoY growth of 29% and QoQ growth of 21%.
- ❖ Total Business stood at ₹6,27,216 Cr, YoY growth of 18% and QoQ growth of 7%.
- ❖ Total Deposits stood at ₹3,55,684 Cr, YoY growth of 17% and QoQ growth of 9%.
- ❖ Net Advances stood at ₹2,71,533 Cr, YoY growth of 18% and QoQ growth of 5%.
- ❖ CASA stood at ₹1,55,877 Cr, YoY up by 12% and QoQ up by 10%.
- ❖ CASA ratio stood at 43.82% QoQ increased by 18 bps.
- ❖ Gross NPA down to 2.12%, YoY reduction by 53 bps and QoQ reduction by 18 bps.
- ❖ Net NPA down to 0.17%, YoY reduction by 4 bps.
- ❖ Provision Coverage Ratio (PCR) stood at 99.24%.
- ❖ Return on Assets (ROA) stood at 1.83%.
- ❖ Cost to income ratio down to 48.17%, QoQ reduction by 385 bps.
- ❖ CRAR stood at 27.10%, YoY increased by 171 bps and QoQ increased by 18 bps.

Operating Performance for Q2 of FY 2026-27

- ❖ Operating Profit increased by 33% QoQ to ₹2,893 Crores for Q2 FY27 as compared to ₹2,168 Crores for Q1 FY27.
- ❖ Net Profit increased by 4% QoQ to ₹2,205 Crores for Q2 FY27 as against to ₹2,115 Crores for Q1 FY27.
- ❖ Cost of Deposit down to 4.55% in Q2 FY27 as compared to 4.69% in Q2 FY26 and 4.59% in Q1 FY27. YoY reduction is by 14 bps and QoQ reduction is by 4 bps.
- ❖ Net Interest Income (Interest earned less Interest expenses) stood at ₹4,228 Crores in Q2 FY27 as compared to ₹3,285 Crores in Q2 FY26 and ₹3,486 Crores in Q1 FY27. YoY increase is by 29% and QoQ increase is by 21%.
- ❖ NIM increased to 4.11% for Q2 FY27 as compared to 3.71% for Q2 FY26 and 3.61% for Q1 FY27. YoY increase is by 40 bps and QoQ increase is by 50 bps.
- ❖ Cost to income ratio stood at 48.17% in Q2 FY27.
- ❖ Return on Assets (ROA) stood at 1.83%.

Business Growth

- **Total Deposits increased** by 17% YoY to ₹3,55,684 Crores as on September 30, 2026 as against ₹3,03,408 Crores as on September 30, 2025.
- **CASA increased** by 12% YoY to ₹1,55,877 Crores as on September 30, 2026 as against ₹1,38,934 Crores as on September 30, 2025.
- CASA ratio stood at 43.82% as on September 30, 2026.
- **Net Advances grew** by 18% YoY to ₹2,71,533 Crores as on September 30, 2026 as against ₹2,30,220 Crores as on September 30, 2025.
- The composition of Corporate v/s Retail in Gross Advances portfolio stood at 31:69 as on September 30, 2026.

Asset Quality

- **Gross NPA ratio improved to** 2.12% as on September 30, 2026 as against 2.65% as on September 30, 2025.
- **Net NPA ratio improved to** 0.17% as on September 30, 2026 as against 0.21% as on September 30, 2025.

- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.24% as on September 30, 2026. The PCR is consistently above 99% since September 2023.

Capital Position

- **CRAR improved** to 27.10 % as on September 30, 2026 as against 25.39% as on September 30, 2025.
- **Tier 1 Capital improved** to 26.55% as on September 30, 2026 as against 23.79% as on September 30, 2025.
- **Risk Weighted Assets (RWA)** stood at ₹2,37,228 Crores as on September 30, 2026 as against ₹2,08,546 Crores as on September 30, 2025 and ₹2,30,728 Crores as on June 30, 2026.

Significant developments

- IDBI Bank launched the Salary Account Package for Central Government Employees in the presence of senior officials of the Department of Financial Services (DFS). The offering is designed to provide enhanced banking solutions and value-added benefits to Central Government employees, further strengthening the Bank's engagement with the government sector.
- IDBI Bank was conferred with the 17th Development Leadership Award 2026 by the Agriculture Today Group in recognition of its contribution towards agriculture finance, rural development, financial inclusion and support to key sectors of the economy. The award reflects the Bank's continued commitment to fostering inclusive and sustainable growth through customer-centric financial solutions.
- IDBI Bank was awarded the Finnoviti 2026 Award for Integrated Audit by Banking Frontiers for its Integrated Audit Management Solution (i-Netra). The recognition acknowledges the Bank's technology-driven approach to strengthening audit effectiveness, risk oversight and governance through innovation and digital transformation.

- IDBI Bank received prestigious industry recognitions, including the Excellence in Leadership on Innovative Audit Solutions Award at the Outlook Business Spotlight Enterprise & Leadership Awards 2026 and the Innovation in Internal Audit Award at the Internal Audit Excellence Awards 2026 by the Institute of Internal Auditors (IIA), Madras Chapter. These awards recognise the Bank's transformation of internal audit through technology-enabled governance, continuous risk monitoring and innovative audit practices.

Mumbai, October 17, 2026: The Board of Directors of **IDBI Bank Ltd. (IDBI Bank)** met in Mumbai today and approved the financial results for the Quarter and Half year ended September 30, 2026.

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड ● पंजीकृत कार्यालय: आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई 400 005.

IDBI Bank Limited ● Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005.

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IDBI Bank Ltd.
Key Summary for Q2 FY 2027 Results

(₹ Crores)

P&L Highlights					
(INR in Crores)	Q2 FY 2027	Q1 FY 2027	Q2 FY 2026	Growth %	Growth %
	(3M)	(3M)	(3M)	Q-o-Q	Y-o-Y
Interest Income	8512	7541	7104	▲ 13%	▲ 20%
Non-Interest Income*	1353	1032	2489	▲ 31%	▼ -46%
Net Interest Income*	4228	3486	3285	▲ 21%	▲ 29%
Operating Profit*	2893	2168	3523	▲ 33%	▼ -18%
Operating Profit (Excl One-off Gain)*	2893	2168	1824	▲ 33%	▲ 59%
Profit/(loss) after Tax*	2205	2115	3627	▲ 4%	▼ -39%
Profit/(loss) after Tax (Excl One-off Gain)*	2205	2115	1929	▲ 4%	▲ 14%
Key P&L Ratios					
Return on Assets ^{1*}	1.83%	1.89%	3.55%	▼ -6 bps	▼ -172 bps
Return on Assets ¹ (Excl One-off Gain)*	1.83%	1.89%	1.89%	▼ -6 bps	▼ -6 bps
NIM ¹	4.11%	3.61%	3.71%	▲ 50 bps	▲ 40 bps
Cost to Net Income Ratio	48.17%	52.02%	38.99%	▼ -385 bps	▲ 918 bps
Cost of Fund	4.65%	4.68%	4.82%	▼ -3 bps	▼ -17 bps
Cost of Deposit	4.55%	4.59%	4.69%	▼ -4 bps	▼ -14 bps
Balance Sheet Highlights					
(INR in Crores)	30-Sep-26	30-Jun-26	30-Sep-25	Growth %	Growth %
				Q-o-Q	Y-o-Y
Total Business	6,27,216	5,84,725	5,33,628	▲ 7%	▲ 18%
Net Advances	2,71,533	2,58,968	2,30,220	▲ 5%	▲ 18%
Deposits	3,55,684	3,25,757	3,03,408	▲ 9%	▲ 17%
CASA	1,55,877	1,42,162	1,38,934	▲ 10%	▲ 12%
Total RWA	2,37,228	2,30,728	2,08,546	▲ 3%	▲ 14%
Net Worth	61,164	59,024	51,901	▲ 4%	▲ 18%
Key Balance Sheet Ratios					
Capital Adequacy	27.10%	26.92%	25.39%	▲ 18 bps	▲ 171 bps
CET I Ratio	26.55%	26.38%	23.79%	▲ 17 bps	▲ 276 bps
Gross NPA	2.12%	2.30%	2.65%	▼ -18 bps	▼ -53 bps
Net NPA	0.17%	0.16%	0.21%	▲ 1 bps	▼ -4 bps
Provision Coverage ratio	99.24%	99.31%	99.26%	▼ -7 bps	▼ -2 bps
CASA Ratio	43.82%	43.64%	45.79%	▲ 18 bps	▼ -197 bps
Credit Deposit Ratio	76.34%	79.50%	75.88%	▼ -316 bps	▲ 46 bps

Previous period figures have been regrouped/ restated (wherever necessary)

¹Annualized

* Q2 FY 26 includes one-off gain from sale of strategic investment (NSDL) of ₹1699 Crores. Excluding this one-off gain, YoY increase in Net profit and Operating Profit is 14% and 59% for Q2 FY27 respectively.
