



PRESS RELEASE

Q4FY26 RESULTS PERFORMANCE HIGHLIGHTS

IOB'S CONSISTENT GROWTH MOMENTUM CONTINUES: NET PROFIT JUMPS 43.20% TO ₹1,505 CR IN Q4 FY26. (56.16 % YoY)

Profitability:

- **Net Profit** increased by 43.20% to ₹ 1,505 crore in Q4FY26 on Y-o-Y basis as against ₹ 1,051 crore for Q4FY25. Net Profit for 12 months stands at ₹ 5,208 Crore, up by 56.16 %.
- **Operating Profit** increased by 1.80% to ₹ 2,665 crore in Q4FY26 on Y-o-Y basis as against ₹ 2,618 crore for Q4FY25. Operating Profit for 12 months stands at ₹ 10,026 Crore, up by 15.40%.
- **Net Interest Income (NII)** increased by 11.11% to ₹ 3,470 crore in Q4FY26 on Y-o-Y basis as against ₹ 3,123 crore for Q4FY25. Net Interest Income for 12 months stands at ₹ 12,574 Crore, up by 15.46%.
- **Domestic NIM** stands at 3.35 % while global NIM stands at 3.25 % in Q4FY26
- **ROA** increased by 20 bps to 1.32 % for Q4FY26 as against 1.12 % for Q4FY25
- **Cost to Income** Ratio decreased to 44.02 % for Q4FY26 as against 44.35 % for Q4FY25.

Business:

- **The Bank's total business** increased by ₹ 1.16 lakh Crore, reaching ₹ 6.79 lakh Crore as on March 2026 from ₹ 5.62 lakh Crore as on March 2025 registering Y-o-Y growth of 20.76%
- **CASA deposits** registered a growth of 10.85 % YoY and stands at ₹ 1.51 lakh crore as on March 2026.
- **Domestic CASA ratio increased by 17 bps to 41.46 % as on March 2026 from 41.29 % as on December 2025. Similarly, Global CASA ratio increased by 14 bps to 40.99 % as on March 2026 from 40.85 % as on December 2025**
- **Retail Term Deposit (RTD)** increased by 17.81% to ₹ 1.84 lakh crore
- **Total Deposits** increased by 18.03% YoY to ₹ 3.68 lakh Crore
- Retail, Agri & MSME Credit Increased by 45.12%, 39.27% & 13.08 % respectively
- **RAM (Retail, Agri. & MSME) Business grew by 34.91% on Y-o-Y basis.**
- **Total advance** of the bank increased by 24.16 % to ₹ 3.10 lakh crore as on March 2026.

Asset Quality:

- **Gross NPA** ratio at 1.42% reduced by 72 bps YoY.
- **Net NPA** ratio at 0.21% reduced by 16 bps YoY.
- **Provision Coverage Ratio (PCR)** increased by 20 pbs YoY and stands at 97.50%
- **Credit Cost** for Q4FY26 stands at 0.30% reduced by 3 bps YoY

Slippages (Fresh Addition):

- Total slippages for Q4 FY26 stood at ₹366 Cr, **while** full-year slippages were contained at ₹1,211 Cr.
- Slippage ratio remained low at 0.13% for Q4 FY26 **and** 0.49% for the full year
- **The Bank reported nil slippages in Corporate & Overseas segments** over the last two quarters, **with the** Corporate book maintaining zero slippages for the entire FY 2025–26.

Recovery of NPA:

- **Total Recovery** for Q4FY26 increased to ₹960 from ₹890 Crore for Q3FY26
- **Recovery from the written off accounts (technical write off & set off)** for Q4FY26 stands at ₹564 Crore

RECOVERY Vs SLIPPAGE:

Particulars	Q4 FY26	FY25-26
Slippages (₹ Cr)	366	1,211
Recoveries (₹ Cr)	960	3,576
Recovery / Slippage (x)	2.62 times	2.95 times

Capital Adequacy:

- **Capital Adequacy Ratio (CAR)** for Q4FY26 increased by 74 bps to 19.78 % at 19.04%.
- Tier-I stood at 16.94% and Tier-II stood at 2.84% as of March 2026.

Expansion of Branch Network and Customer Touch Point:

- The Bank strengthened its pan-India presence by adding **159 branches**, taking the network to **3,494 (from 3,335 in Mar'25)**.
- Of the total branches, **2,040 (58%) are in rural & semi-urban areas**, reinforcing financial inclusion.
- **ATM/CR network expanded by 154**, reaching **3,651** as of March 2026.
- **Business Correspondents increased by 2,052 to 12,187 (from 10,135)**.
- **Total customer touchpoints stood at 19,332** as on March 31, 2026.



FOR THE QUARTER
(3 MONTHS)

IOB PERFORMANCE IN MARCH '2026

PARAMETERS (EXCL TWO)	Amt. in Crore				
	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Mar-25	Dec-25	Mar-26	(%)	(%)
NET PROFIT	1,051	1,365	1,505	↑ 43.20%	↑ 10.26%
OPERATING PROFIT	2,618	2,603	2,665	↑ 1.80%	↑ 2.38%
NET INTEREST INCOME (NII)	3,123	3,299	3,470	↑ 11.11%	↑ 5.18%
NIM-DOMESTIC	3.77%	3.42%	3.35%	↓ - 42 bps	↑ - 7 bps
NIM-GLOBAL	3.58%	3.32%	3.25%	↓ - 33 bps	↑ - 7 bps
COST TO INCOME RATIO	44.35%	45.74%	44.02%	↑ -33 bps	↓ -172 bps
RETURN ON ASSET (ROA)	1.12%	1.28%	1.32%	↑ +20 bps	↑ +4 bps
RETURN ON EQUITY (ROE)	19.53%	20.98%	21.94%	↑ +241 bps	↑ +96 bps
GROSS NPA %	2.14%	1.54%	1.42%	↓ - 72 bps	↓ - 12 bps
NET NPA %	0.37%	0.24%	0.21%	↓ - 16 bps	↓ - 3 bps
PCR %	97.30%	97.49%	97.50%	↑ +20 bps	↑ +1 bps
CREDIT COST %	0.33%	0.44%	0.30%	↓ - 3 bps	↑ -14 bps
SLIPPAGE RATIO	1.19%	0.11%	0.13%	↓ - 106 bps	↑ +2 bps
CRAR %	19.04%	16.30%	19.78%	↑ +74 bps	↑ +348 bps
CASA DEPOSIT	1,36,161	1,42,676	1,50,936	↑ 10.85%	↑ 5.79%
CASA RATIO-DOMESTIC	44.05%	41.29%	41.46%	↓ -259 bps	↑ + 17 bps
CASA RATIO-GLOBAL	43.65%	40.85%	40.99%	↓ -266 bps	↑ + 14 bps
RETAIL TERM DEPOSIT	1,55,846	1,75,145	1,83,601	↑ 17.81%	↑ 4.83%
TOTAL DEPOSIT	3,11,938	3,49,302	3,68,191	↑ 18.03%	↑ 5.41%
TOTAL ADVANCES	2,50,019	2,94,974	3,10,423	↑ 24.16%	↑ 5.24%
TOTAL BUSINESS	5,61,958	6,44,276	6,78,614	↑ 20.76%	↑ 5.33%

IOB PERFORMANCE FOR THE FULL YEAR (12 MONTHS)



IOB PERFORMANCE IN MARCH 2026



PARAMETERS	FOR THE 12 MONTHS ENDED		
	Mar-25	Mar-26	Y-o-Y
NET PROFIT	3,335	5,208	↑ 56.16
OPERATING PROFIT	8,688	10,026	↑ 15.40
NET INTEREST INCOME (NII)	10,890	12,574	↑ 15.46
NIM-DOMESTIC	3.42%	3.33%	↓ - 9 bps
NIM-GLOBAL	3.25%	3.21%	↓ - 4 bps
COST TO INCOME RATIO	47.14%	44.94%	↓ - 220 bps
RETURN ON ASSET (ROA)	0.92%	1.23%	↑ 31 bps
RETURN ON EQUITY (ROE)	16.28%	20.42%	↑ 414 bps

Place: Chennai

Date:29.04.2026