PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026
KEY HIGHLIGHTS (QUARTER ENDED JUNE 2026 OVER JUNE 2025)

IOB'S CONSISTENT GROWTH MOMENTUM CONTINUES: NET PROFIT JUMPS 49.32% TO ₹1,659 CR IN Q1 FY27

1. Financial Performance:
- **Net Profit** increased by 49.32 % to ₹ 1,659 crore.
- **Operating profit** increased by 14.21 % to ₹ 2,693 crore.
- **Net Interest Income (NII)** increased by 34.30 % to ₹ 3,688 crore.
- **Domestic NIM** increased to 3.48 % while **Global NIM** increased to 3.37 %
- **Return on Assets (ROA)** increased to 1.41 %
- **Return on Equity (ROE)** increased to 22.69 %

2. Business Growth:
- **The Bank's total business** increased by 17.72 % to ₹6,98,325 crore.

3. Deposits Growth:
- **Total Deposits** increased by 13.72 % to ₹3,76,193 crore.
- **Domestic CASA %** stood at 41.45% while **Global CASA %** stood at 41.05 %
- **SB** Deposits increased by 18.14 % to ₹1,27,262 crore.
- **Retail Term Deposit (RTD)** increased by 15.81 % to ₹1,86,882 crore

4. Credit Growth:
- **Total Credit** increased by 22.75 % to ₹3,22,132 crore.
- **RAM Segment** of the Bank increased by 35.82% YoY, within which 36.49% growth in Retail, 46.84% growth in Agri and 16.15% growth in MSME

5. Reduction in NPA:
- **Gross NPA** reduced to 1.33 %.
- **Net NPA** reduced to 0.18 %.

6. Slippages (Fresh Addition):
- **Total slippages** during the quarter reduced to **₹195 Cr**
- **Slippage ratio** at historic low at **0.06%** for the quarter

7. Recovery of NPA:
- **Total NPA Recovery** stood at ₹654 Cr during the quarter, which is **3.35 times the quarterly slippages.**

8. Provision Coverage Ratio (PCR):
- **Provision Coverage Ratio (PCR)** increased by 20 pbs to 97.67%

9. Strong Capital Ratios:
- **CRAR** increased by 108 bps to 19.36 % of which **Tier I** is 16.88%.

10. Expansion of Branch Network:
- The Bank expanded its domestic network to **3,522 branches** with the addition of **28 new branches** during the quarter.

IOB PERFORMANCE IN JUNE '2026

Amt. in Crore

PARAMETERS	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Jun-25	Mar-26	Jun-26	(%)	(%)
NET PROFIT	1,111	1,505	1,659	↑ 49.32%	↑ 10.23%
OPERATING PROFIT	2,358	2,665	2,693	↑ 14.21%	↑ 1.05%
NET INTEREST INCOME (NII)	2,746	3,470	3,688	↑ 34.30%	↑ 6.28%
NIM-DOMESTIC	3.17%	3.35%	3.48%	↑ 31 bps	↑ 13 bps
NIM-GLOBAL	3.04%	3.25%	3.37%	↑ 33 bps	↑ 12 bps
RETURN ON ASSET (ROA)	1.14%	1.32%	1.41%	↑ 27 bps	↑ 9 bps
RETURN ON EQUITY (ROE)	19.00%	21.94%	22.69%	↑ 369 bps	↑ 75 bps
GROSS NPA %	1.97%	1.42%	1.33%	↓ -64 bps	↓ -9 bps
NET NPA %	0.32%	0.21%	0.18%	↓ -14 bps	↓ -3 bps
PCR %	97.47%	97.50%	97.67%	↑ 20 bps	↑ 17 bps
CREDIT COST %	0.29%	0.30%	0.14%	↓ -15 bps	↓ -16 bps
SLIPPAGE RATIO	0.10%	0.13%	0.06%	↓ -4 bps	↓ -7 bps
CRAR %	18.28%	19.78%	19.36%	↑ 108 bps	↓ -42 bps
CASA DEPOSIT	1,44,837	1,50,936	1,54,415	↑ 6.61%	↑ 2.30%
SB DEPOSIT	1,07,718	1,24,565	1,27,262	↑ 18.14%	↑ 2.17%
CASA RATIO-DOMESTIC	44.16%	41.46%	41.45%	↓ -271 bps	↓ -1 bps
CASA RATIO-GLOBAL	43.78%	40.99%	41.05%	↓ -273 bps	↑ 6 bps
RETAIL TERM DEPOSIT	1,61,371	1,83,601	1,86,882	↑ 15.81%	↑ 1.79%
TOTAL DEPOSIT	3,30,792	3,68,191	3,76,193	↑ 13.72%	↑ 2.17%
TOTAL ADVANCES	2,62,421	3,10,423	3,22,132	↑ 22.75%	↑ 3.77%
TOTAL BUSINESS	5,93,213	6,78,614	6,98,325	↑ 17.72%	↑ 2.90%

Place: Chennai
Date:20.07.2026