



# Performance Analysis

For the Quarter /9 months ended  
31<sup>st</sup> December 2025

January 14, 2026





|                                 |       |           |
|---------------------------------|-------|-----------|
| <b>VISION</b>                   | ----- | <b>3</b>  |
| <b>PERFORMANCE HIGHLIGHTS</b>   | ----- | <b>4</b>  |
| <b>FINANCIAL PERFORMANCE</b>    | ----- | <b>6</b>  |
| <b>BUSINESS PERFORMANCE</b>     | ----- | <b>14</b> |
| <b>NPA MANAGEMENT</b>           | ----- | <b>22</b> |
| <b>CAPITAL ADEQUACY</b>         | ----- | <b>25</b> |
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| <b>CUSTOMER TOUCH POINT</b>     | ----- | <b>29</b> |
| <b>SHARE HOLDING PATTERN</b>    | ----- | <b>31</b> |
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## VISION

"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

## CORE VALUE

INTEGRITY AND TRANSPARENCY  
INNOVATION AND COLLABORATION  
SUSTAINABILITY

## MISSION

"TO PROVIDE BEST BANKING SOLUTIONS THROUGH DIGITAL AND PHYSICAL EXPERIENCE FOR CUSTOMER DELIGHT WITH SKILLED MANPOWER "



**Shri M Ct M Chidambaram Chettyar**  
**IOB Founder Chairman**



(Rs. In Crores)

**BUSINESS GROWTH**

| Parameters             | Quarter Ended        |        |        | Q-O-Q (%) | Y-O-Y (%) |           |
|------------------------|----------------------|--------|--------|-----------|-----------|-----------|
|                        | Dec-24               | Sep-25 | Dec-25 |           |           |           |
| <b>BUSINESS GROWTH</b> | CASA                 | 132338 | 137387 | 142676    | 3.85%     | 7.81%     |
|                        | CASA%                | 43.37% | 40.52% | 40.85%    | 33 bps    | (252 bps) |
|                        | Retail Term Deposits | 150563 | 171384 | 175145    | 2.19%     | 16.33%    |
|                        | Total Deposits       | 305121 | 339066 | 349302    | 3.02%     | 14.48%    |
|                        | Advances             | 237632 | 277968 | 294974    | 6.12%     | 24.13%    |
|                        | Business             | 542753 | 617034 | 644276    | 4.41%     | 18.71%    |

**PROFITABILITY**

| Parameters           | Quarter Ended       |        |        | Q-O-Q (%) | Y-o-Y (%) |         |
|----------------------|---------------------|--------|--------|-----------|-----------|---------|
|                      | Dec-24              | Sep-25 | Dec-25 |           |           |         |
| <b>PROFITABILITY</b> | Net Interest Income | 2789   | 3059   | 3299      | 7.85%     | 18.29%  |
|                      | Net Interest Margin | 3.33%  | 3.21%  | 3.32%     | 11 bps    | (1 bps) |
|                      | Operating Income    | 4086   | 4425   | 4798      | 8.43%     | 17.43%  |
|                      | Operating Expenses  | 1820   | 2025   | 2195      | 8.40%     | 20.60%  |
|                      | Operating Profit    | 2266   | 2400   | 2603      | 8.46%     | 14.87%  |
|                      | Net Profit          | 874    | 1226   | 1365      | 11.34%    | 56.18%  |



(Rs. In Crores)

**ASSET QUALITY**

| Parameters    | Quarter Ended |        |        | Q-O-Q (%) | Y-o-Y (%) |           |
|---------------|---------------|--------|--------|-----------|-----------|-----------|
|               | Dec-24        | Sep-25 | Dec-25 |           |           |           |
| ASSET QUALITY | Gross NPA     | 6071   | 5078   | 4530      | -10.79%   | -25.38%   |
|               | Net NPA       | 976    | 776    | 708       | -8.76%    | -27.46%   |
|               | GNPA%         | 2.55%  | 1.83%  | 1.54%     | (29 bps)  | (101 bps) |
|               | NNPA%         | 0.42%  | 0.28%  | 0.24%     | (4 bps)   | (18 bps)  |

**STRENGTHENING FINANCIAL INDICATORS**

| Parameters                         | Quarter Ended |        |        | Q-O-Q (%) | Y-o-Y (%) |          |
|------------------------------------|---------------|--------|--------|-----------|-----------|----------|
|                                    | Dec-24        | Sep-25 | Dec-25 |           |           |          |
| STRENGTHENING FINANCIAL INDICATORS | PCR           | 97.07% | 97.48% | 97.49%    | 1 bps     | 42 bps   |
|                                    | CRAR          | 16.97% | 17.94% | 16.30%    | (164 bps) | (67 bps) |
|                                    | ROA           | 0.93%  | 1.20%  | 1.28%     | 8 bps     | 35 bps   |
|                                    | ROE           | 17.86% | 19.95% | 20.98%    | 103 bps   | 312 bps  |





(Rs. In Crores)

| Particulars                | Quarter Ending |             |             | 9 Months Ending |              | Growth %                       |                                |                              |
|----------------------------|----------------|-------------|-------------|-----------------|--------------|--------------------------------|--------------------------------|------------------------------|
|                            | Dec-24         | Sep-25      | Dec-25      | 9M 24-25        | 9M 25-26     | Q-o-Q<br>Dec 25 Over<br>Sep 25 | Y-o-Y<br>Dec 25 Over<br>Dec 24 | 9M 25-26<br>OVER<br>9M 24-25 |
| Interest Income            | 7112           | 7849        | 8172        | 20498           | 23407        | 4.12%                          | 14.90%                         | 14.19%                       |
| Interest Expenses          | 4323           | 4790        | 4874        | 12730           | 14303        | 1.75%                          | 12.75%                         | 12.36%                       |
| <b>Net Interest Income</b> | <b>2789</b>    | <b>3059</b> | <b>3299</b> | <b>7768</b>     | <b>9104</b>  | <b>7.85%</b>                   | <b>18.29%</b>                  | <b>17.20%</b>                |
| Non Interest Income        | 1298           | 1365        | 1499        | 3964            | 4346         | 9.82%                          | 15.49%                         | 9.64%                        |
| <b>Operating Income</b>    | <b>4086</b>    | <b>4425</b> | <b>4798</b> | <b>11732</b>    | <b>13449</b> | <b>8.43%</b>                   | <b>17.43%</b>                  | <b>14.64%</b>                |
| Operating Expenses         | 1820           | 2025        | 2195        | 5661            | 6088         | 8.40%                          | 20.60%                         | 7.54%                        |
| <b>Operating Profit</b>    | <b>2266</b>    | <b>2400</b> | <b>2603</b> | <b>6070</b>     | <b>7361</b>  | <b>8.46%</b>                   | <b>14.87%</b>                  | <b>21.27%</b>                |
| Total Provisions           | 1028           | 673         | 1236        | 3112            | 2753         | 83.66%                         | 20.23%                         | -11.54%                      |
| <b>Tax expenses</b>        | <b>364</b>     | <b>501</b>  | <b>2</b>    | <b>674</b>      | <b>906</b>   | <b>-99.60%</b>                 | <b>-99.45%</b>                 | <b>34.42%</b>                |
| <b>Net Profit/Loss</b>     | <b>874</b>     | <b>1226</b> | <b>1365</b> | <b>2284</b>     | <b>3703</b>  | <b>11.34%</b>                  | <b>56.18%</b>                  | <b>62.13%</b>                |



(Rs. In Crores)

| Particulars                                | Quarter Ending |             |             | 9 Months Ending |              | Growth %                       |                                |                              |
|--|----------------|-------------|-------------|-----------------|--------------|--------------------------------|--------------------------------|------------------------------|
|  | Dec-24         | Sep-25      | Dec-25      | 9M 24-25        | 9M 25-26     | Q-o-Q<br>Dec 25 Over<br>Sep 25 | Y-o-Y<br>Dec 25 Over<br>Dec 24 | 9M 25-26<br>OVER<br>9M 24-25 |
| Interest on Loans                          | 5257           | 5920        | 6210        | 15142           | 17640        | 4.90%                          | 18.13%                         | 16.50%                       |
| Interest on Investment                     | 1808           | 1872        | 1906        | 5222            | 5606         | 1.82%                          | 5.42%                          | 7.35%                        |
| Other Interest Income                      | 47             | 57          | 56          | 133             | 161          | -1.75%                         | 19.15%                         | 21.05%                       |
| <b>Total Interest Income</b>               | <b>7112</b>    | <b>7849</b> | <b>8172</b> | <b>20497</b>    | <b>23407</b> | <b>4.12%</b>                   | <b>14.90%</b>                  | <b>14.20%</b>                |
| Exchange & Commission                      | 348            | 452         | 378         | 1037            | 1228         | -16.37%                        | 8.62%                          | 18.42%                       |
| Profit / Loss on Sale of Investments       | 46             | 148         | 132         | 335             | 486          | -10.81%                        | 186.96%                        | 45.07%                       |
| Profit on Exchange                         | 22             | -8          | 32          | 55              | -2           | 500.00%                        | 45.45%                         | -103.64%                     |
| Recovery from technical Written of Account | 635            | 416         | 607         | 1885            | 1597         | 45.91%                         | -4.41%                         | -15.28%                      |
| PLSC Commission                            | 29             | 210         | 138         | 150             | 547          | -34.29%                        | 375.86%                        | 264.67%                      |
| All other Income                           | 217            | 148         | 212         | 502             | 489          | 43.24%                         | -2.30%                         | -2.59%                       |
| <b>Total Non Interest Income</b>           | <b>1298</b>    | <b>1365</b> | <b>1499</b> | <b>3964</b>     | <b>4346</b>  | <b>9.82%</b>                   | <b>15.49%</b>                  | <b>9.64%</b>                 |
| <b>Total Income</b>                        | <b>8409</b>    | <b>9214</b> | <b>9672</b> | <b>24461</b>    | <b>27752</b> | <b>4.97%</b>                   | <b>15.02%</b>                  | <b>13.45%</b>                |



| Particulars                           | Quarter Ending |            |            | 9 Months Ending |             | Growth %                       |                                |                              |
|---------------------------------------|----------------|------------|------------|-----------------|-------------|--------------------------------|--------------------------------|------------------------------|
|                                       | Dec-24         | Sep-25     | Dec-25     | 9M 24-25        | 9M 25-26    | Q-o-Q<br>Dec 25 Over<br>Sep 25 | Y-o-Y<br>Dec 25 Over<br>Dec 24 | 9M 25-26<br>OVER<br>9M 24-25 |
| A.Exchange & Commission               | 116            | 115        | 69         | 364             | 306         | -40.00%                        | -40.52%                        | -15.93%                      |
| B.Income from Non Fund Based Business | 55             | 72         | 59         | 136             | 191         | -18.06%                        | 7.27%                          | 40.44%                       |
| C.Processing charges                  | 96             | 127        | 108        | 302             | 344         | -14.96%                        | 12.50%                         | 13.91%                       |
| D.ATM/DBD Related Income              | 115            | 136        | 138        | 305             | 370         | 1.47%                          | 20.00%                         | 21.31%                       |
| E.Marketing/FI/Govt Business          | 10             | 13         | 14         | 43              | 45          | 7.69%                          | 40.00%                         | 4.65%                        |
| F.Miscellaneous Income                | 154            | 263        | 274        | 303             | 780         | 4.18%                          | 77.92%                         | 157.43%                      |
| <b>FEE BASED INCOME (A+B+C+D+E+F)</b> | <b>546</b>     | <b>727</b> | <b>663</b> | <b>1454</b>     | <b>2036</b> | <b>-8.80%</b>                  | <b>21.43%</b>                  | <b>40.03%</b>                |
| <b>Overseas</b>                       | <b>15</b>      | <b>14</b>  | <b>17</b>  | <b>47</b>       | <b>49</b>   | <b>21.43%</b>                  | <b>13.33%</b>                  | <b>4.26%</b>                 |
| <b>Fee Based Income - Global</b>      | <b>562</b>     | <b>740</b> | <b>680</b> | <b>1501</b>     | <b>2085</b> | <b>-8.11%</b>                  | <b>21.00%</b>                  | <b>38.91%</b>                |





| Particulars                    | Quarter Ending |             |             | 9 Months Ending |              | Growth %                       |                                |                              |
|--------------------------------|----------------|-------------|-------------|-----------------|--------------|--------------------------------|--------------------------------|------------------------------|
|                                | Dec-24         | Sep-25      | Dec-25      | 9M 24-25        | 9M 25-26     | Q-o-Q<br>Dec 25 Over<br>Sep 25 | Y-o-Y<br>Dec 25 Over<br>Dec 24 | 9M 25-26<br>OVER<br>9M 24-25 |
| Interest on Deposits           | 3742           | 4117        | 4167        | 11114           | 12290        | 1.21%                          | 11.36%                         | 10.58%                       |
| Interest on Borrowings         | 581            | 672         | 707         | 1616            | 2013         | 5.21%                          | 21.69%                         | 24.57%                       |
| <b>Total Interest Expenses</b> | <b>4323</b>    | <b>4790</b> | <b>4874</b> | <b>12730</b>    | <b>14303</b> | <b>1.75%</b>                   | <b>12.75%</b>                  | <b>12.36%</b>                |
| Staff Expenses                 | 1069           | 1172        | 1344        | 3534            | 3683         | 14.68%                         | 25.72%                         | 4.22%                        |
| Other Expenses                 | 751            | 853         | 850         | 2127            | 2406         | -0.35%                         | 13.18%                         | 13.12%                       |
| <b>Operating Expenses</b>      | <b>1820</b>    | <b>2025</b> | <b>2195</b> | <b>5661</b>     | <b>6088</b>  | <b>8.40%</b>                   | <b>20.60%</b>                  | <b>7.54%</b>                 |
| <b>Total Expenses</b>          | <b>6143</b>    | <b>6814</b> | <b>7068</b> | <b>18391</b>    | <b>20391</b> | <b>3.73%</b>                   | <b>15.06%</b>                  | <b>10.87%</b>                |

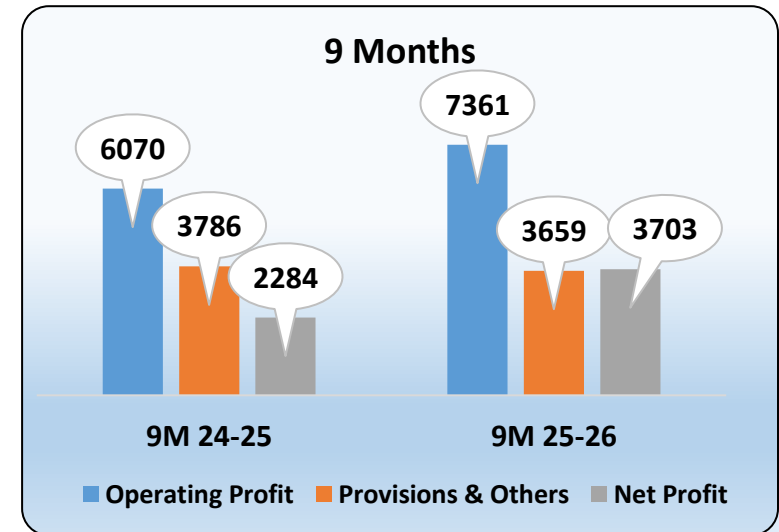
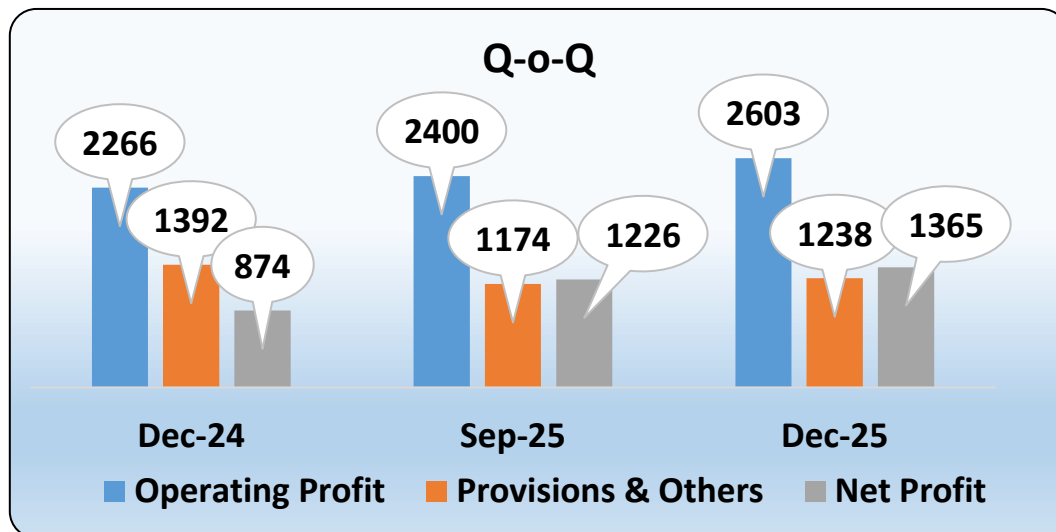


## PROFIT PARAMETER



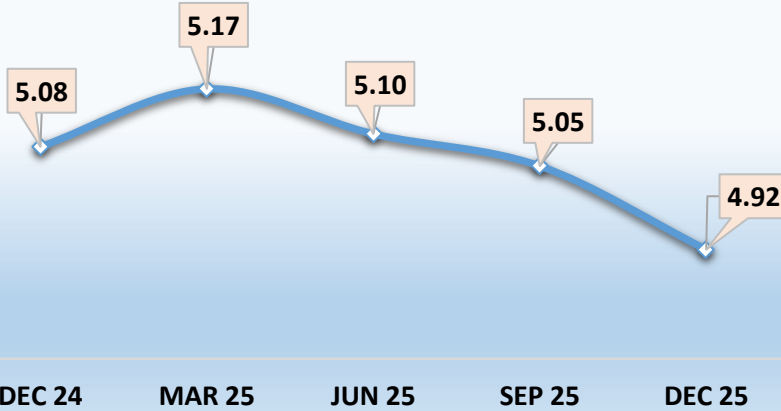
(Rs. In Crores)

| Particulars             | Quarter Ending |             |             | 9 Months Ending |             | Growth %                       |                                |                              |
|-------------------------|----------------|-------------|-------------|-----------------|-------------|--------------------------------|--------------------------------|------------------------------|
|                         | Dec-24         | Sep-25      | Dec-25      | 9M 24-25        | 9M 25-26    | Q-o-Q<br>Dec 25 Over<br>Sep 25 | Y-o-Y<br>Dec 25 Over<br>Dec 24 | 9M 25-26<br>OVER<br>9M 24-25 |
| Operating Profit        | 2266           | 2400        | 2603        | 6070            | 7361        | 8.46%                          | 14.87%                         | 21.27%                       |
| <b>Provisions</b>       | <b>1028</b>    | <b>673</b>  | <b>1236</b> | <b>3112</b>     | <b>2753</b> | <b>83.66%</b>                  | <b>20.23%</b>                  | <b>-11.54%</b>               |
| of which NPA Provisions | 400            | 121         | 308         | 634             | 608         | 154.55%                        | -23.00%                        | -4.10%                       |
| Other Provisions        | 628            | 552         | 928         | 2478            | 2145        | 68.12%                         | 47.77%                         | -13.44%                      |
| Tax Expenses            | 364            | 501         | 2           | 674             | 906         | -99.60%                        | -99.45%                        | 34.42%                       |
| <b>Net Profit</b>       | <b>874</b>     | <b>1226</b> | <b>1365</b> | <b>2284</b>     | <b>3703</b> | <b>11.34%</b>                  | <b>56.18%</b>                  | <b>62.20%</b>                |

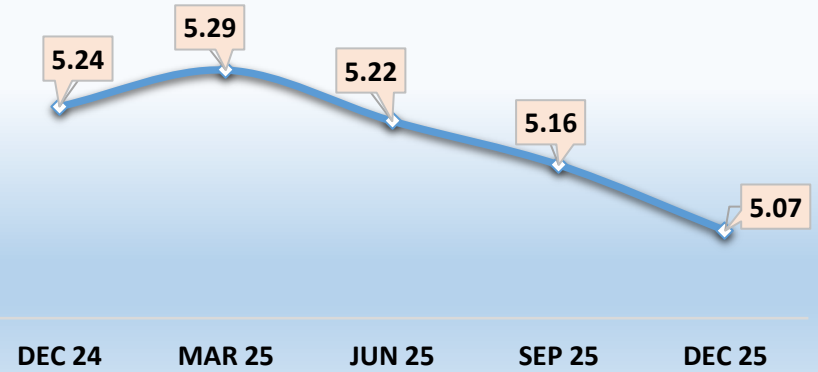




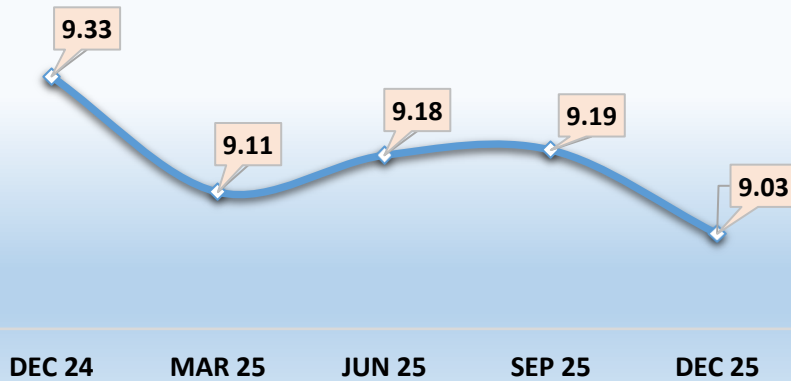
COST OF DEPOSITS(%)



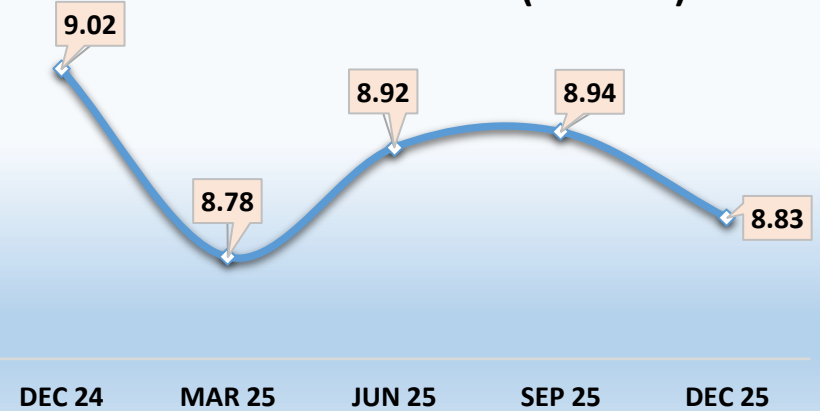
COST OF FUNDS(%)



YIELD ON ADVANCES % (DOMESTIC)

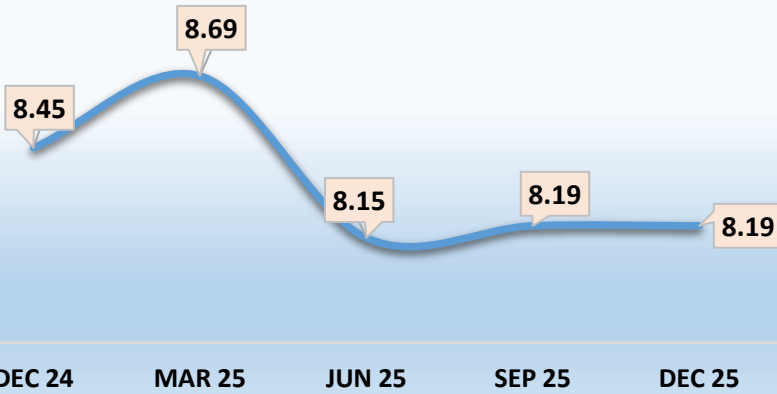


YIELD ON ADVANCES % (GLOBAL)

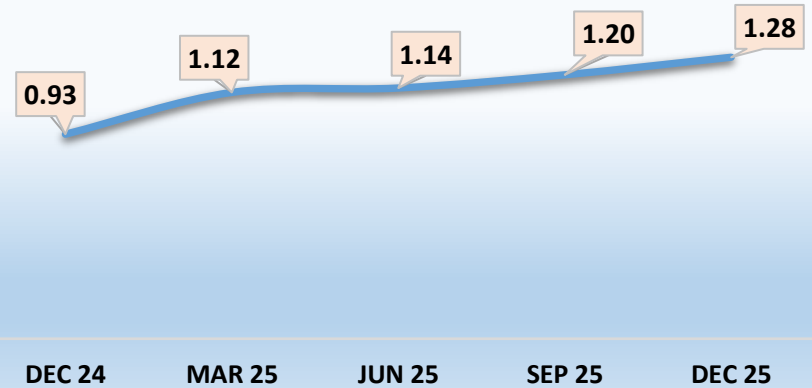




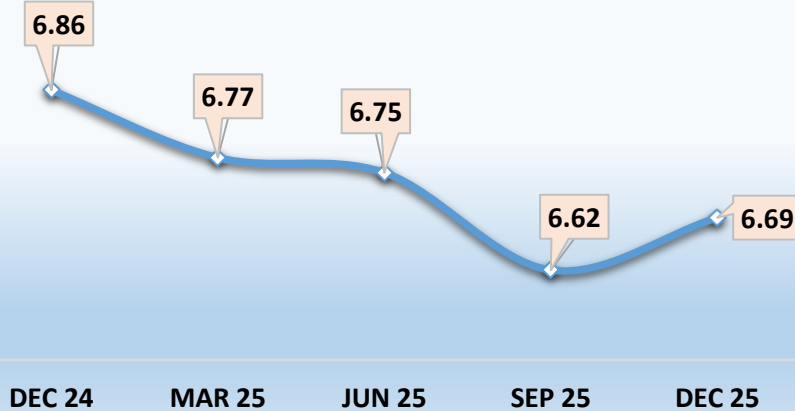
YIELD ON FUNDS(%)



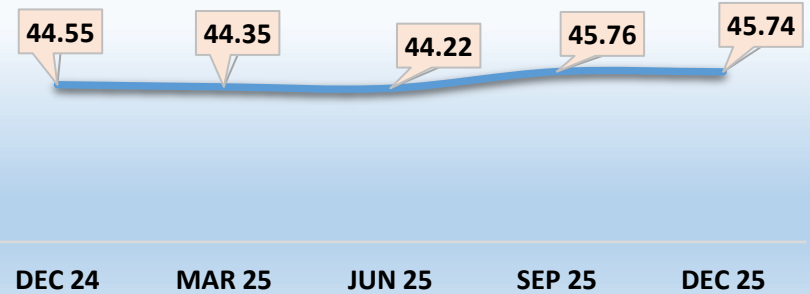
RETURN ON ASSETS



YIELD ON INVESTMENT %

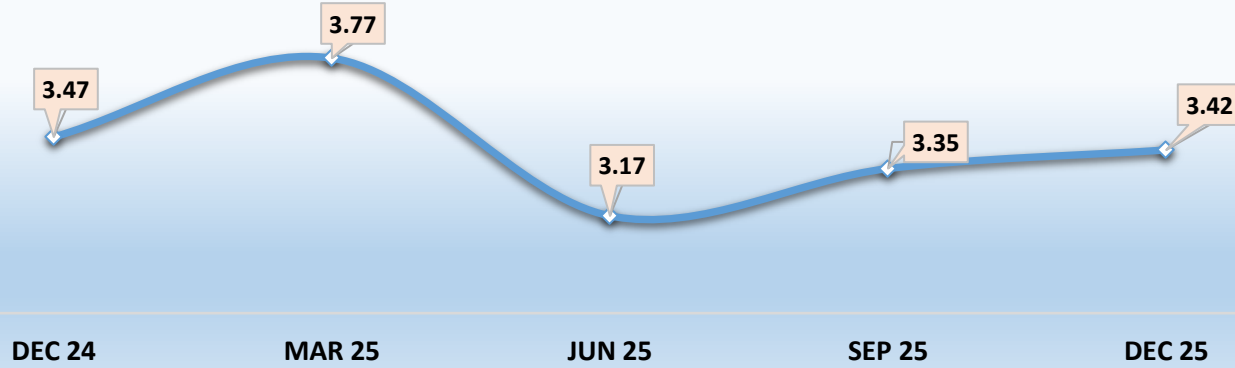


COST TO INCOME

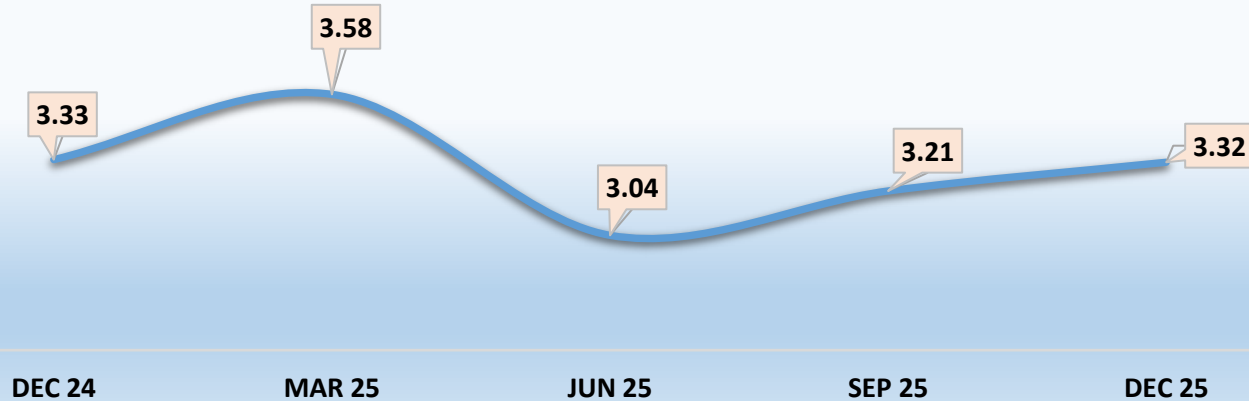




**NET INTEREST MARGIN % (DOMESTIC)**



**NET INTEREST MARGIN % (GLOBAL)**





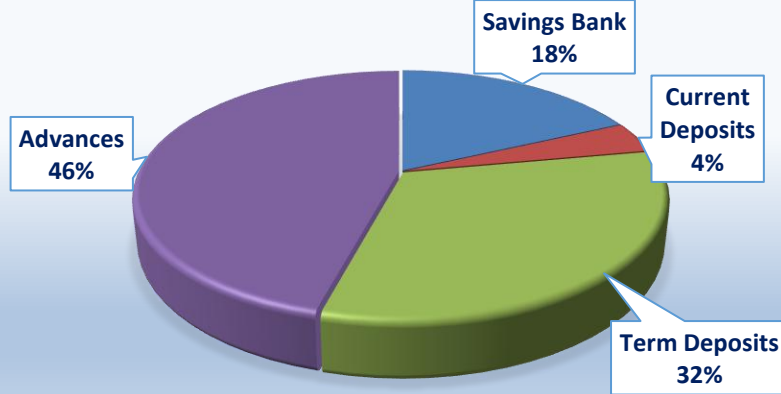
(Rs. In Crores)

| Particulars          | Dec-24 | Sep-25 | Dec-25 | Q-o-Q variation |       | Y-o-Y variation |        |
|----------------------|--------|--------|--------|-----------------|-------|-----------------|--------|
|                      |        |        |        | Amount          | %     | Amount          | %      |
| CASA                 | 132338 | 137387 | 142676 | 5289            | 3.85% | 10338           | 7.81%  |
| Retail Term Deposits | 150563 | 171384 | 175145 | 3761            | 2.19% | 24582           | 16.33% |
| Term Deposits        | 172783 | 201679 | 206627 | 4948            | 2.45% | 33844           | 19.59% |
| Total Deposits       | 305121 | 339066 | 349302 | 10236           | 3.02% | 44181           | 14.48% |
| Advances             | 237632 | 277968 | 294974 | 17006           | 6.12% | 57342           | 24.13% |
| Business Mix         | 542753 | 617034 | 644276 | 27242           | 4.41% | 101523          | 18.71% |
| CASA%(Domestic)      | 43.76% | 41.01% | 41.29% | 28 bps          |       | (247 bps)       |        |
| CD Ratio%(Domestic)  | 73.99% | 78.78% | 81.81% | 303 bps         |       | 782 bps         |        |
| CASA%(Global)        | 43.37% | 40.52% | 40.85% | 33 bps          |       | (252 bps)       |        |
| CD Ratio%(Global)    | 77.88% | 81.98% | 84.45% | 247 bps         |       | 657 bps         |        |

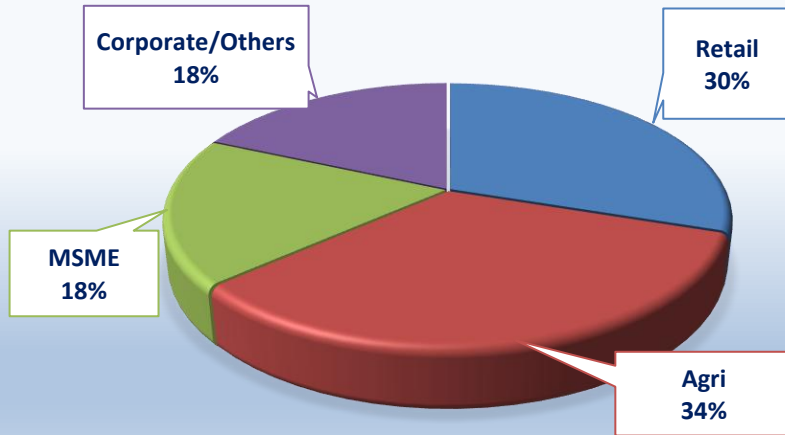




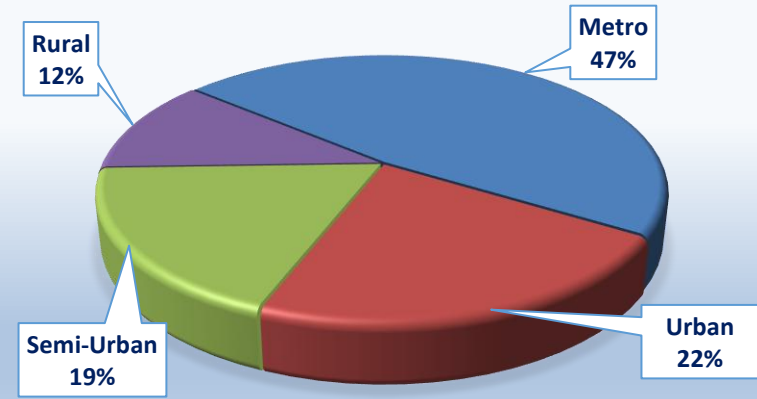
BUSINESS PORTFOLIO SHARE DEC 25



% SHARE OF DOMESTIC ADVANCE- DEC 25



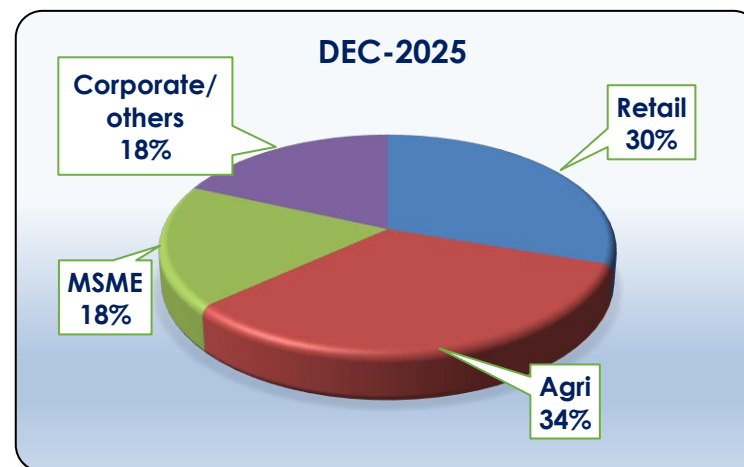
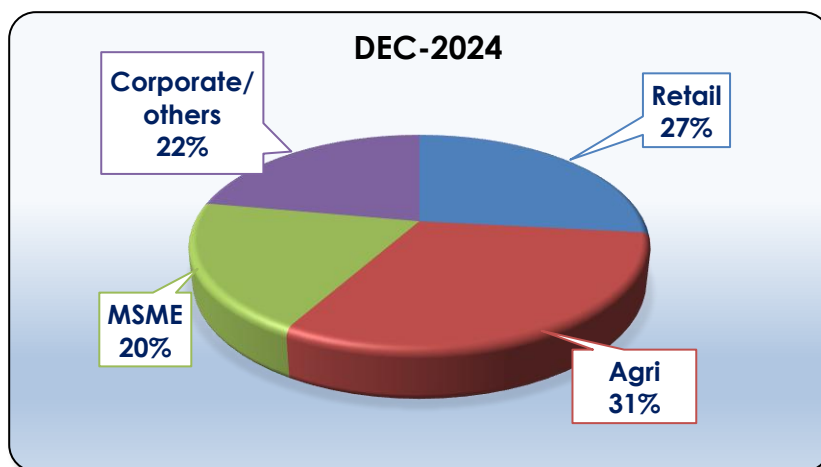
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: DEC 25





(Rs. In Crores)

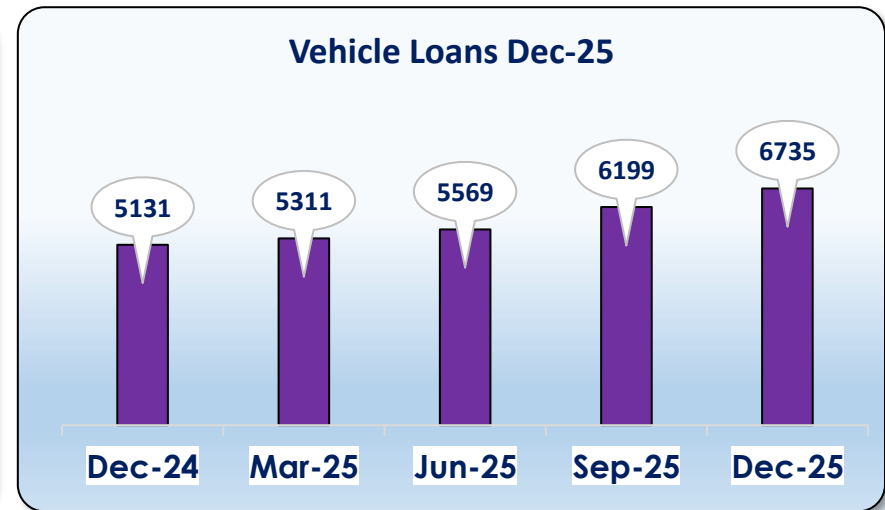
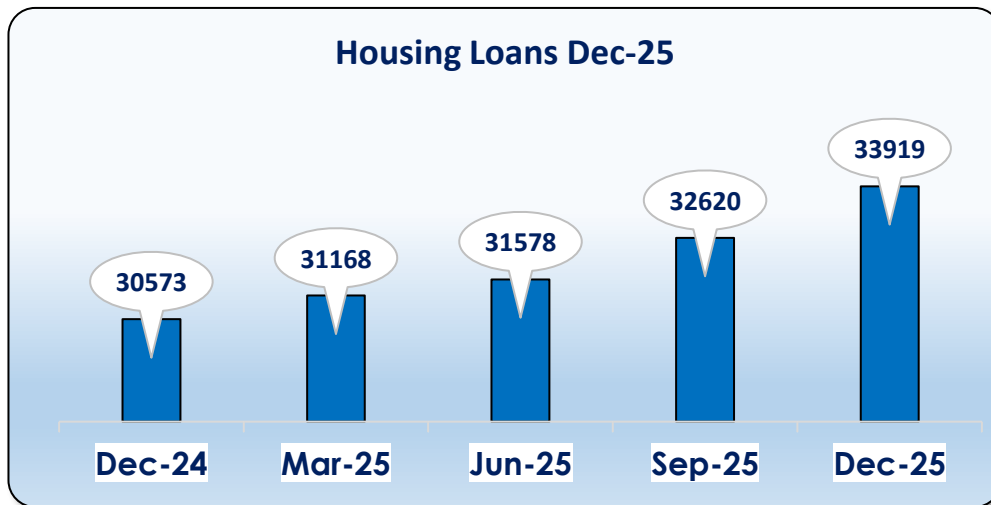
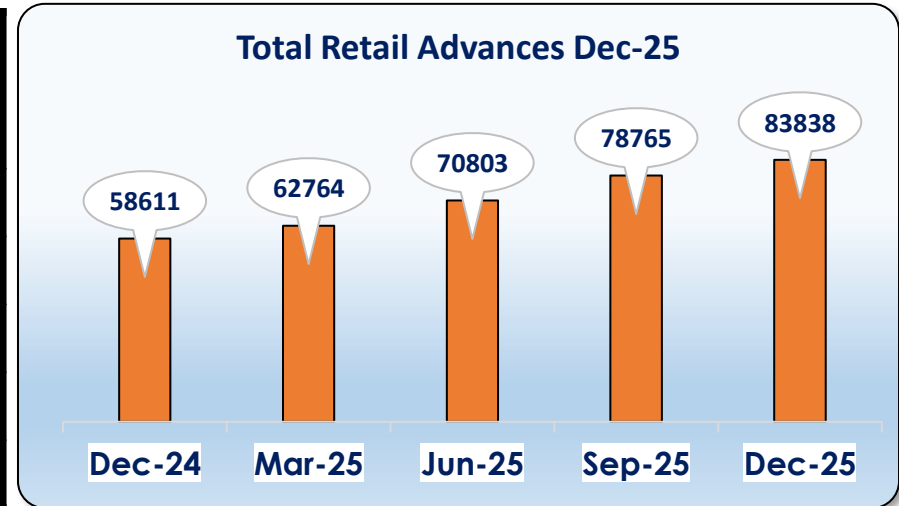
| Parameters               | Dec-24        | Sep-25        | Dec-25        | Q-o-Q variation |              | Y-o-Y variation |               |
|--------------------------|---------------|---------------|---------------|-----------------|--------------|-----------------|---------------|
|                          |               |               |               | Amount          | %            | Amount          | %             |
| Retail                   | 58611         | 78765         | 83838         | 5073            | 6.44%        | 25227           | 43.04%        |
| Agri                     | 69139         | 83023         | 92996         | 9973            | 12.01%       | 23857           | 34.51%        |
| MSME                     | 43124         | 48494         | 50635         | 2141            | 4.41%        | 7511            | 17.42%        |
| Corporate/others         | 48599         | 50133         | 51137         | 1004            | 2.00%        | 2538            | 5.22%         |
| <b>Domestic Advances</b> | <b>219473</b> | <b>260415</b> | <b>278605</b> | <b>18190</b>    | <b>6.99%</b> | <b>59132</b>    | <b>26.94%</b> |
| <b>Global Advances</b>   | <b>237633</b> | <b>277967</b> | <b>294974</b> | <b>17007</b>    | <b>6.12%</b> | <b>57341</b>    | <b>24.13%</b> |
| <b>RAM to Adv (%)</b>    | <b>71.91%</b> | <b>75.65%</b> | <b>77.11%</b> | <b>146 bps</b>  |              | <b>520 bps</b>  |               |





(Rs. In Crores)

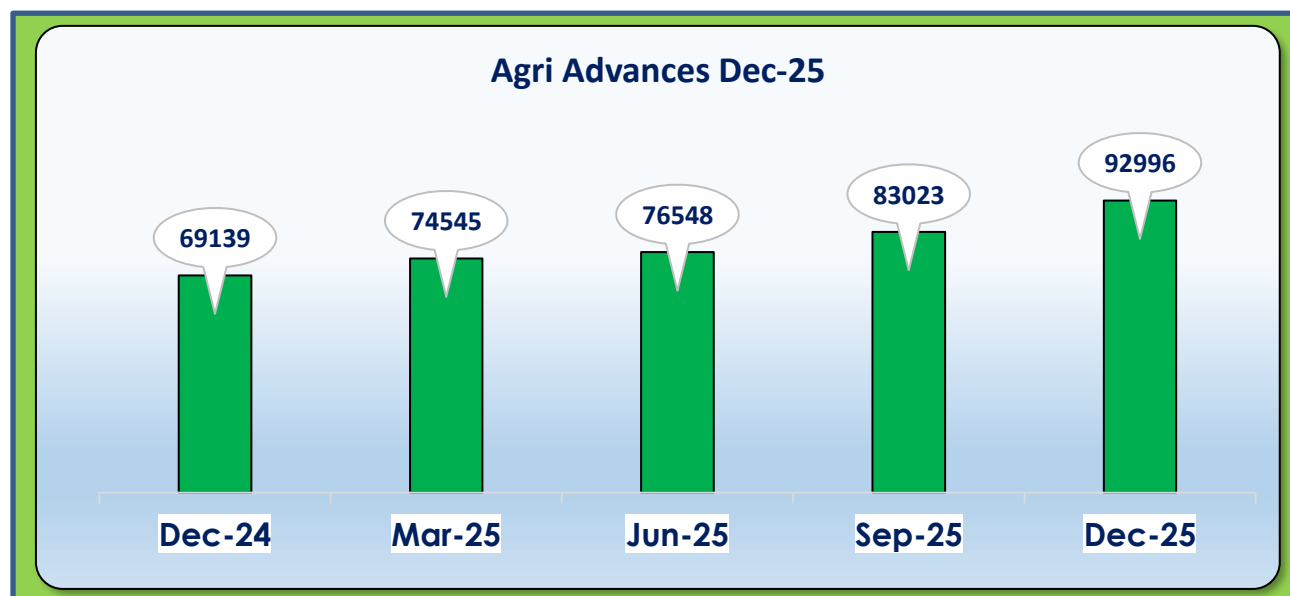
| Period | Domestic Advances | Retail Advances | % Share to Domestic Advances |
|--------|-------------------|-----------------|------------------------------|
| Dec-24 | 219472            | 58611           | 26.71%                       |
| Mar-25 | 233501            | 62764           | 26.88%                       |
| Jun-25 | 244048            | 70803           | 29.01%                       |
| Sep-25 | 260416            | 78765           | 30.25%                       |
| Dec-25 | 278605            | 83838           | 30.09%                       |





(Rs. In Crores)

| Period | Domestic Advances | Agri Advances | % Share to Domestic Advances |
|--------|-------------------|---------------|------------------------------|
| Dec-24 | 219472            | 69139         | 31.50%                       |
| Mar-25 | 233501            | 74545         | 31.92%                       |
| Jun-25 | 244048            | 76548         | 31.37%                       |
| Sep-25 | 260416            | 83023         | 31.88%                       |
| Dec-25 | 278605            | 92996         | 33.38%                       |

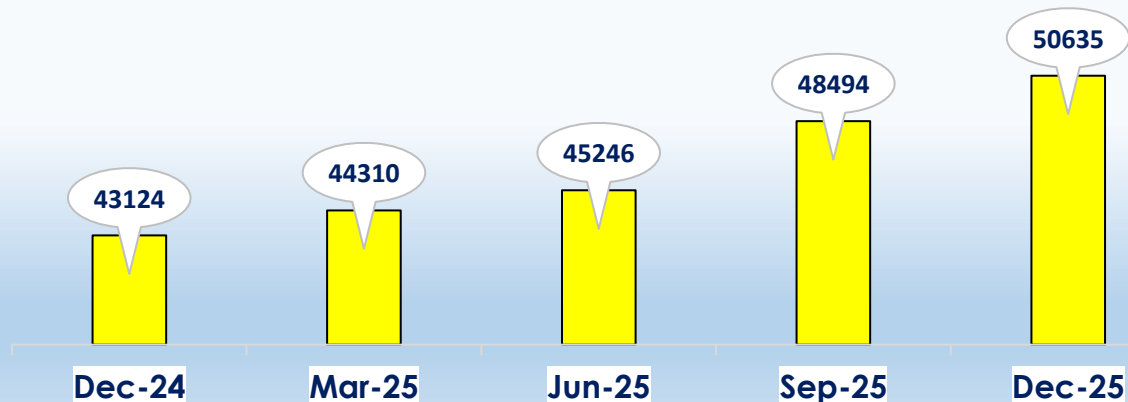




(Rs. In Crores)

| Period | Domestic Advances | MSME Advances | % Share to Domestic Advances |
|--------|-------------------|---------------|------------------------------|
| Dec-24 | 219472            | 43124         | 19.65%                       |
| Mar-25 | 233501            | 44310         | 18.98%                       |
| Jun-25 | 244048            | 45246         | 18.54%                       |
| Sep-25 | 260416            | 48494         | 18.62%                       |
| Dec-25 | 278605            | 50635         | 18.17%                       |

**MSME Advances Dec-25**





| Parameters                                       | Dec-24        | Mar-25        | Jun-25        | Sep-25        | Dec-25        |
|--|---------------|---------------|---------------|---------------|---------------|
| <b>Domestic Investments</b>                      | <b>104939</b> | <b>107020</b> | <b>110176</b> | <b>112477</b> | <b>112229</b> |
| SLR  | 80006         | 80701         | 83109         | 85240         | 84734         |
| Non SLR  | 24933         | 26319         | 27067         | 27236         | 27495         |
| Held to Maturity                                 | 90969         | 88785         | 90730         | 90128         | 88364         |
| Available for Sale                               | 12170         | 15787         | 15415         | 18030         | 19313         |
| Held for Trading                                 | 323           | 381           | 1369          | 1517          | 1573          |
| Fair value through Profit & Loss account – FVTPL | 861           | 1451          | 1457          | 1583          | 1760          |
| Subsidiaries, Associates and Joint Ventures      | 616           | 616           | 1205          | 1219          | 1219          |
| <b>Investment by Overseas Branches</b>           | <b>4171</b>   | <b>4026</b>   | <b>4212</b>   | <b>4307</b>   | <b>3967</b>   |
| <b>Global Investments</b>                        | <b>109110</b> | <b>111046</b> | <b>114388</b> | <b>116784</b> | <b>116196</b> |





| Particulars                        | Dec-24 | Mar-25 | Jun-25 | Sep-25 | Dec-25 |
|------------------------------------|--------|--------|--------|--------|--------|
| * Return on Equity (%)             | 17.86  | 19.53  | 19.00  | 19.95  | 20.98  |
| *Basic & Diluted Earning per Share | 0.46   | 0.56   | 0.58   | 0.64   | 0.71   |
| *Price Earning Ratio               | 111.90 | 69.59  | 67.21  | 61.78  | 50.89  |
| Book value per share (in Rs)       | 10.66  | 12.11  | 12.41  | 13.13  | 13.90  |
| Price/Book value (in Rs)           | 4.85   | 3.22   | 3.14   | 3.01   | 2.60   |
| Adjusted Book value (in Rs)        | 10.15  | 11.63  | 11.98  | 12.73  | 13.53  |
| Price/Adjusted Book value (in Rs)  | 5.10   | 3.35   | 3.25   | 3.11   | 2.67   |

\*Quarterly



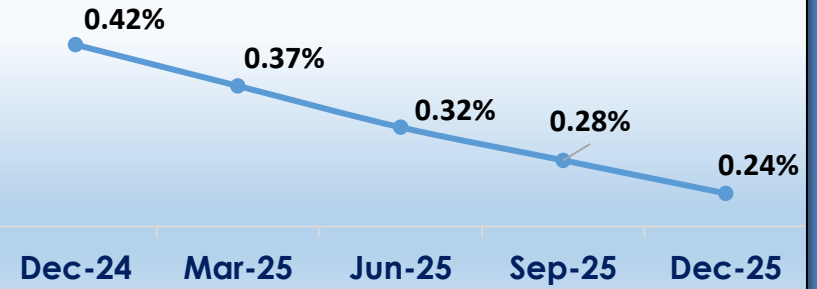
| Details   | Dec-24        | Mar-25        | Jun-25        | Sep-25        | Dec-25        |
|---|---------------|---------------|---------------|---------------|---------------|
| <b>i) Opening Gross NPAs</b>                      | 6249          | 6071          | 5348          | 5178          | 5078          |
| a. Cash Recoveries                                | 170           | 263           | 180           | 212           | 144           |
| b. Upgradation                                    | 76            | 75            | 31            | 94            | 46            |
| c. Write-Offs                                     | 219           | 3043          | 238           | 108           | 601           |
| d. Sale to ARCs                                   | 0             | 95            | 0             | 32            | 47            |
| <b>ii) Total Reductions (a+b+c+d)</b>             | <b>465</b>    | <b>3476</b>   | <b>449</b>    | <b>446</b>    | <b>838</b>    |
| iii) Fresh Slippages to NPA category              | 284           | 2756          | 254           | 290           | 301           |
| iv) Other Debits                                  | 2             | -3            | 26            | 55            | -11           |
| <b>Closing Gross NPAs (i-ii+iii+iv)</b>           | <b>6071</b>   | <b>5348</b>   | <b>5178</b>   | <b>5078</b>   | <b>4530</b>   |
| <b>Gross NPA (%)</b>                              | <b>2.55%</b>  | <b>2.14%</b>  | <b>1.97%</b>  | <b>1.83%</b>  | <b>1.54%</b>  |
| Net NPAs  | 976           | 912           | 816           | 776           | 708           |
| <b>Net NPA (%)</b>                                | <b>0.42%</b>  | <b>0.37%</b>  | <b>0.32%</b>  | <b>0.28%</b>  | <b>0.24%</b>  |
| <b>Provision Coverage Ratio</b>                   | <b>97.07%</b> | <b>97.30%</b> | <b>97.47%</b> | <b>97.48%</b> | <b>97.49%</b> |
| <b>f. Recovery from Tech Write off accounts</b>   | 676           | 522           | 609           | 445           | 635           |
| <b>f. i) Of which Reduction</b>                   | 650           | 480           | 575           | 419           | 608           |
| <b>g. Recovery from overseas set off accounts</b> | 0             | 8             | 20            | 16            | 0             |
| <b>h. Recovery from uncharged interest</b>        | 34            | 29            | 12            | 76            | 19            |
| <b>Total Recovery(a+b+d+f+g+h)</b>                | <b>957</b>    | <b>992</b>    | <b>851</b>    | <b>874</b>    | <b>890</b>    |



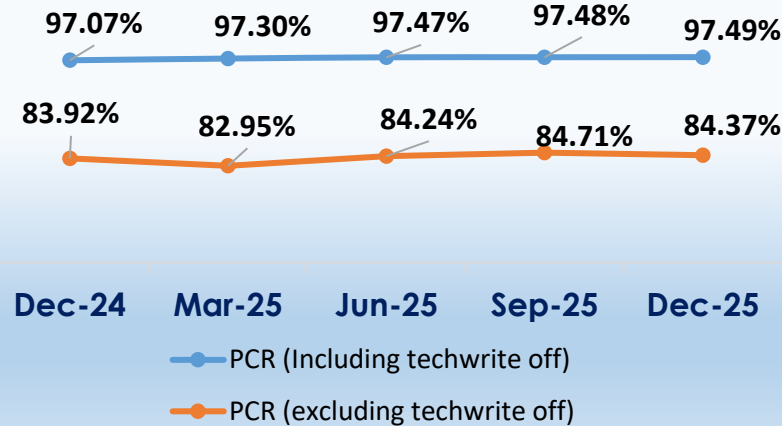
GNPA(%)



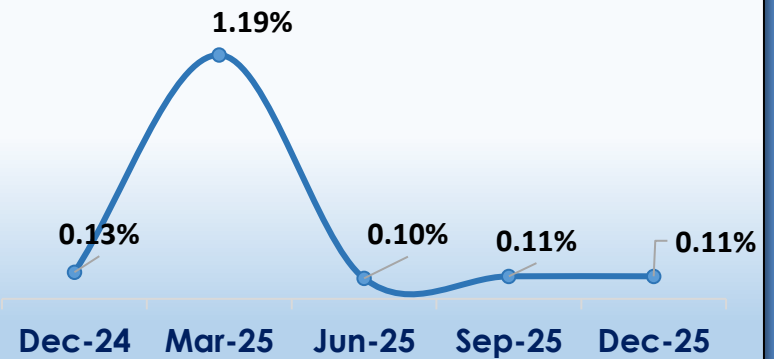
NNPA(%)



PCR(%)



SLIPPAGE RATIO





(Rs. In Crores)

| Segmental NPAs          | Dec-24        |             |              | Sep-25        |             |              | Dec-25        |             |              |
|-------------------------|---------------|-------------|--------------|---------------|-------------|--------------|---------------|-------------|--------------|
|                         | ADV           | NPA         | Ratio %      | ADV           | NPA         | Ratio %      | ADV           | NPA         | Ratio %      |
| <b>Retail</b>           | 58611         | 978         | 1.67%        | 78765         | 839         | 1.07%        | 83838         | 651         | 0.78%        |
| <b>Agri</b>             | 69139         | 1829        | 2.65%        | 83023         | 1539        | 1.85%        | 92996         | 1228        | 1.32%        |
| <b>MSME</b>             | 43124         | 1753        | 4.07%        | 48494         | 1149        | 2.37%        | 50635         | 1140        | 2.25%        |
| <b>RAM</b>              | <b>170874</b> | <b>4560</b> | <b>2.67%</b> | <b>210283</b> | <b>3526</b> | <b>1.68%</b> | <b>227468</b> | <b>3019</b> | <b>1.33%</b> |
| <b>Corporate</b>        | 48599         | 267         | 0.55%        | 50133         | 167         | 0.33%        | 51137         | 118         | 0.23%        |
| <b>Domestic Advance</b> | <b>219472</b> | <b>4827</b> | <b>2.20%</b> | <b>260416</b> | <b>3694</b> | <b>1.42%</b> | <b>278605</b> | <b>3137</b> | <b>1.13%</b> |
| <b>Overseas</b>         | 18160         | 1244        | 6.85%        | 17552         | 1384        | 7.89%        | 16369         | 1393        | 8.51%        |
| <b>Total</b>            | <b>237632</b> | <b>6071</b> | <b>2.55%</b> | <b>277968</b> | <b>5078</b> | <b>1.83%</b> | <b>294974</b> | <b>4530</b> | <b>1.54%</b> |

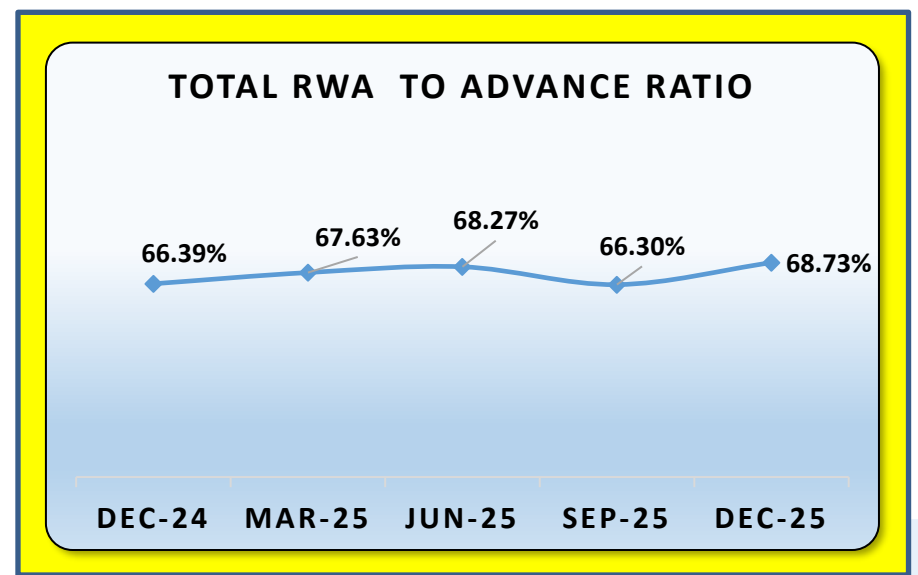
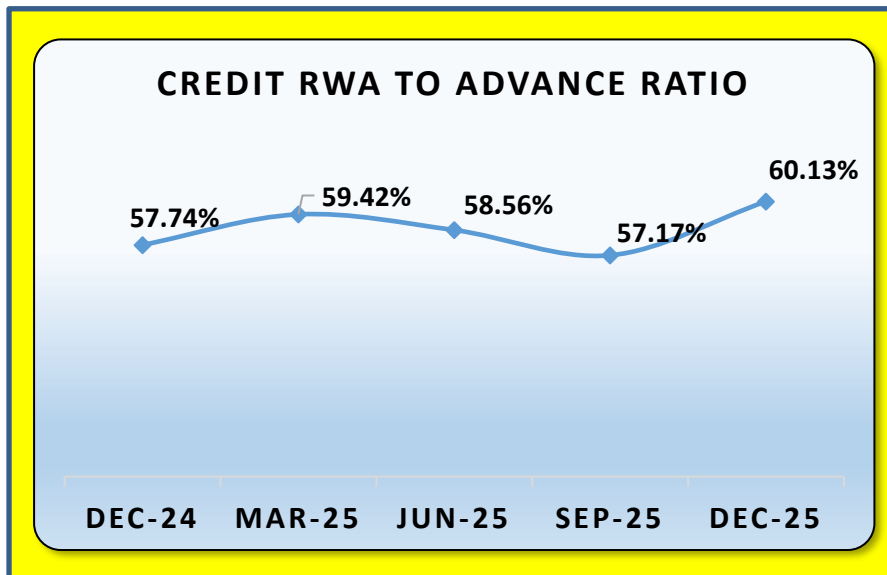
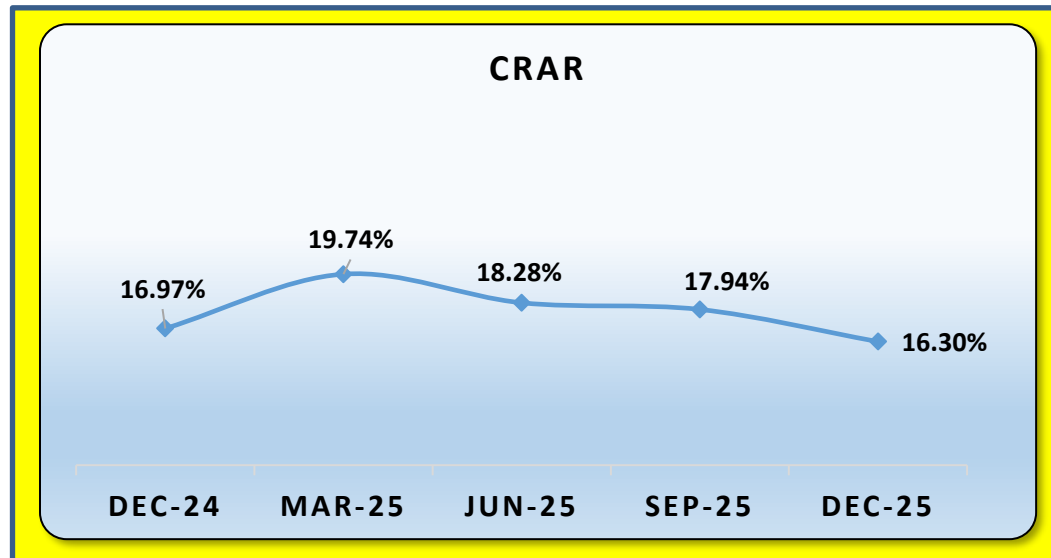


(Rs. In Crores)

| Particulars                        | Dec-24        | Mar-25        | Jun-25        | Sep-25        | Dec-25        |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Market Risk RWA                    | 1353          | 1341          | 2898          | 2781          | 2773          |
| Operational Risk RWA               | 19183         | 19183         | 22587         | 22587         | 22587         |
| Credit Risk RWA                    | 137216        | 148560        | 153666        | 158915        | 177382        |
| <b>Total RWA (A)</b>               | <b>157753</b> | <b>169084</b> | <b>179152</b> | <b>184284</b> | <b>202743</b> |
| CET 1                              | 22601         | 28972         | 28278         | 28625         | 28368         |
| <b>CET 1%</b>                      | <b>14.33%</b> | <b>17.13%</b> | <b>15.78%</b> | <b>15.53%</b> | <b>13.99%</b> |
| Tier 1                             | 22601         | 28972         | 28278         | 28625         | 28368         |
| <b>Tier 1%</b>                     | <b>14.33%</b> | <b>17.13%</b> | <b>15.78%</b> | <b>15.53%</b> | <b>13.99%</b> |
| Tier 2                             | 4170          | 4412          | 4476          | 4441          | 4672          |
| <b>Tier 2%</b>                     | <b>2.64%</b>  | <b>2.61%</b>  | <b>2.50%</b>  | <b>2.41%</b>  | <b>2.30%</b>  |
| <b>Total Capital (B)</b>           | <b>26772</b>  | <b>33384</b>  | <b>32754</b>  | <b>33066</b>  | <b>33040</b>  |
| <b>CRAR (B/A)</b>                  | <b>16.97%</b> | <b>19.74%</b> | <b>18.28%</b> | <b>17.94%</b> | <b>16.30%</b> |
| <b>Total RWA to Advance Ratio</b>  | <b>66.39%</b> | <b>67.63%</b> | <b>68.27%</b> | <b>66.30%</b> | <b>68.73%</b> |
| <b>Credit RWA to Advance Ratio</b> | <b>57.74%</b> | <b>59.42%</b> | <b>58.56%</b> | <b>57.17%</b> | <b>60.13%</b> |



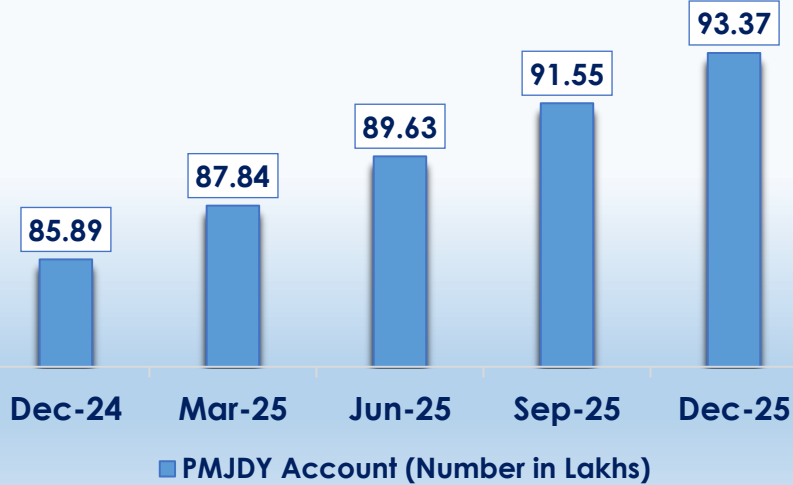
## MOVEMENT OF CRAR & RWAs



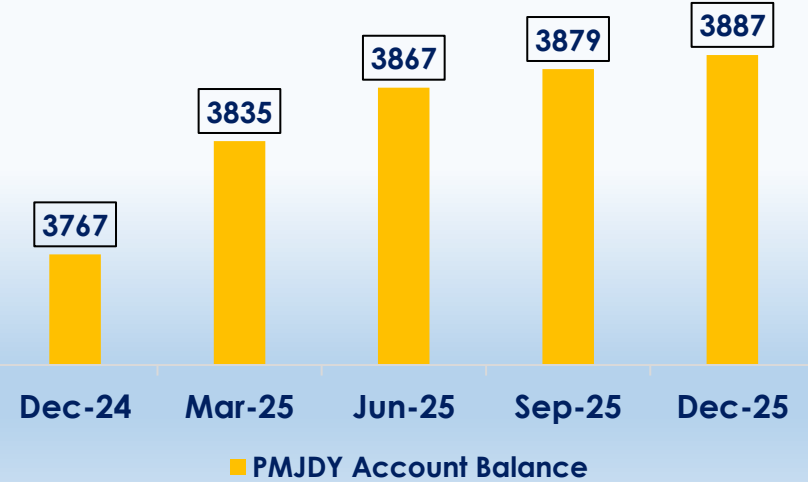




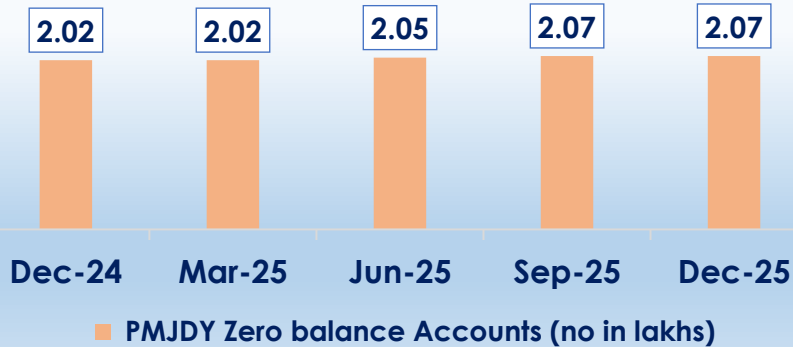
**PMJDY Account (Number in Lakhs)**



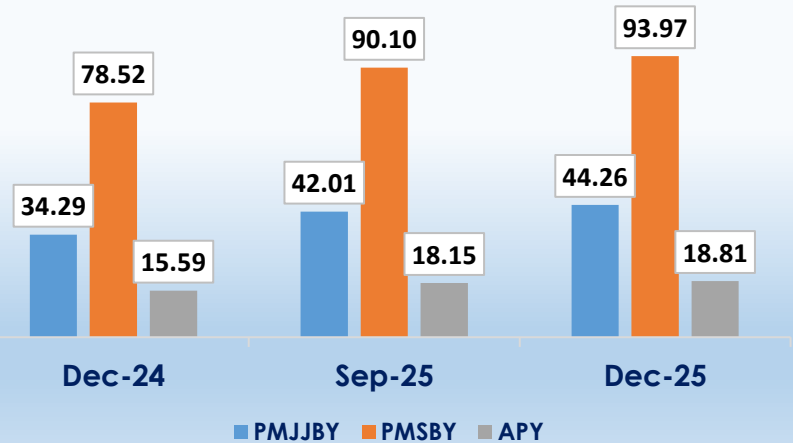
**PMJDY Account Balance (in Crs)**



**PMJDY Zero balance Accounts (No in Lakhs)**

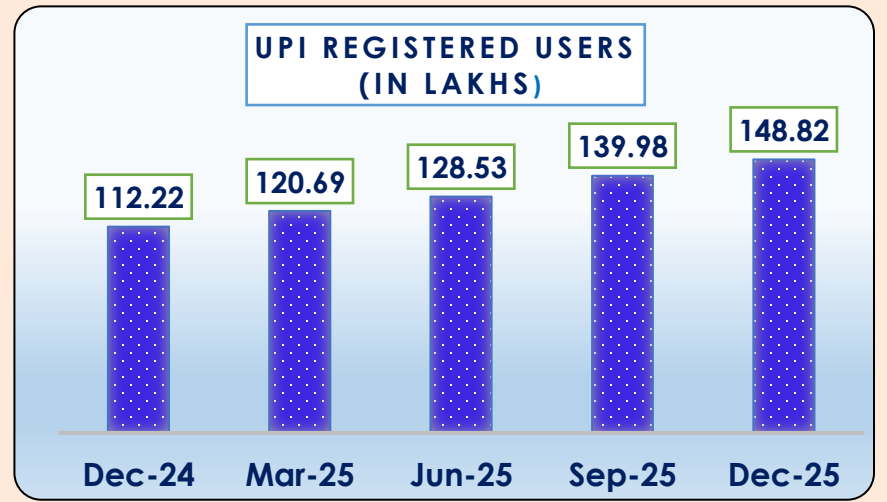
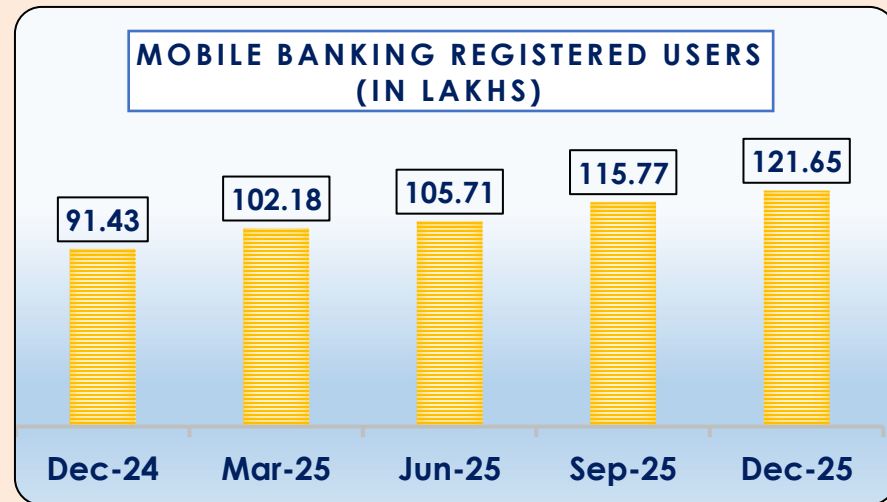
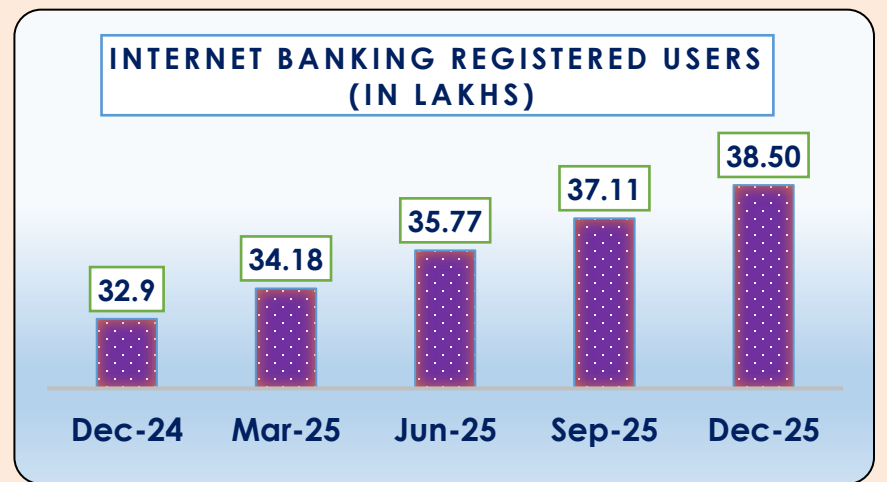
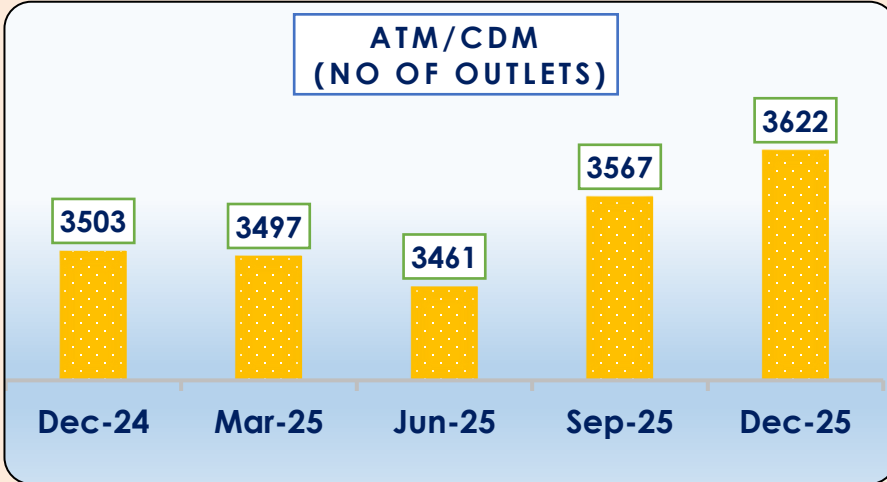


**Jansuraksha Scheme (In Lakhs)**






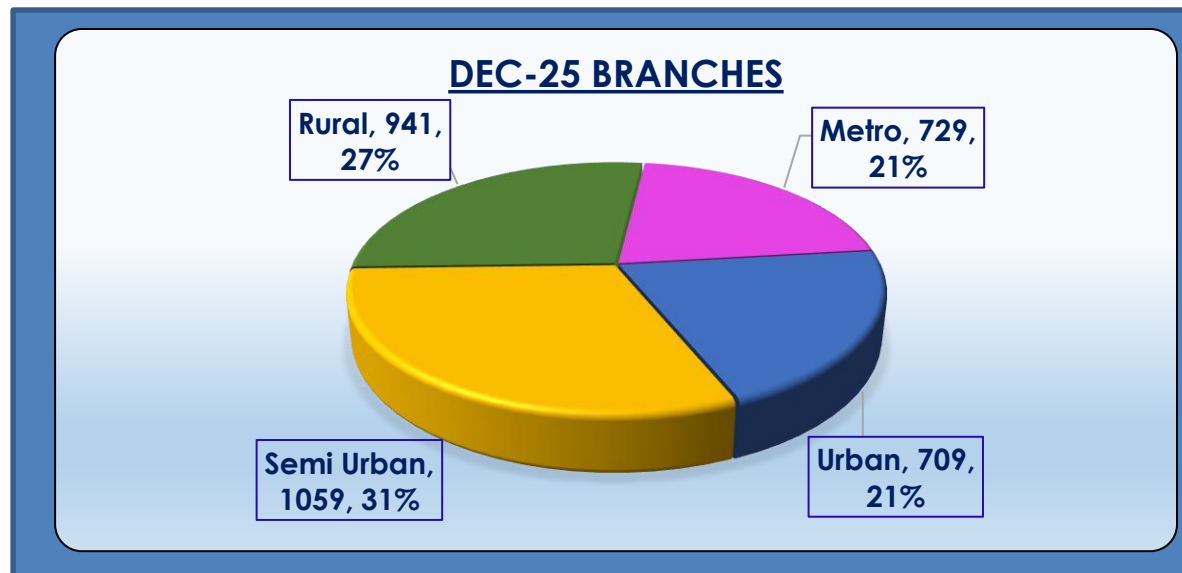


# DIGITAL OUTREACH





| Domestic Presence  | Dec-24 | Mar-25 | Jun-25 | Sep-25 | Dec-25 |
|--|--------|--------|--------|--------|--------|
|  Branches | 3322   | 3335   | 3345   | 3373   | 3438   |
|  ATM/CR   | 3503   | 3497   | 3461   | 3567   | 3622   |
|  BC       | 9041   | 10135  | 10872  | 11467  | 11959  |





**FOREIGN OUTREACH**



**HONG KONG  
BRANCH**

**BANGKOK  
BRANCH**



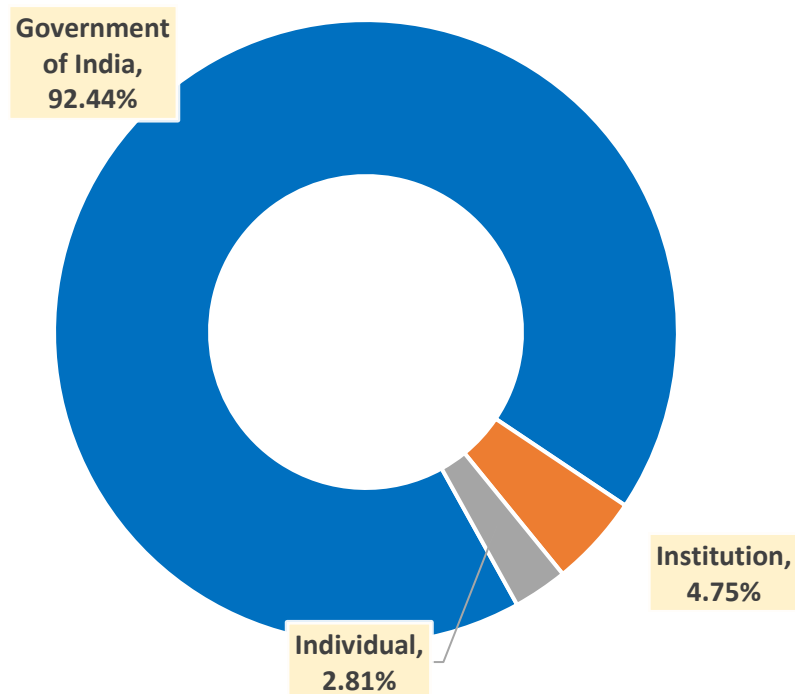
**SINGAPORE  
BRANCH**

**COLOMBO  
BRANCH**





| Category of Shareholder                | % share       |
|--|---------------|
| <b>Government of India</b>             | <b>92.44%</b> |
| FI/Banks                               | 0.37%         |
| Foreign Portfolio Investor (Corporate) | 0.35%         |
| Mutual Funds                           | 0.18%         |
| Insurance Companies                    | 3.72%         |
| Bodies Corporate                       | 0.13%         |
| Individual                             | 2.47%         |
| ESOP/ESOS/ESPS                         | 0.20%         |
| NRI                                    | 0.05%         |
| HUF                                    | 0.08%         |
| LLP                                    | 0.01%         |





(Rs. In Lakhs)

| Balance Sheet as at 31.12.2025                        |                 |                 |                 |                 |
|---|-----------------|-----------------|-----------------|-----------------|
| LIABILITIES   |                 |                 |                 |                 |
| Particulars   | Standalone      |                 | Consolidated    |                 |
|   | 31.12.2025      | 31.12.2024      | 31.12.2025      | 31.12.2024      |
| Capital   | 1925659         | 1890241         | 1925659         | 1890241         |
| Reserves and Surplus                                  | 1699729         | 1035835         | 1642192         | 1002242         |
| Deposits  | 34930203        | 30512130        | 34930203        | 30512145        |
| Borrowings  | 4680529         | 4309667         | 4680529         | 4309667         |
| Other Liabilities & Provisions                        | 1575578         | 893624          | 1575578         | 893749          |
| <b>Total</b>  | <b>44811698</b> | <b>38641497</b> | <b>44754161</b> | <b>38608043</b> |
| ASSETS  |                 |                 |                 |                 |
| Cash & Balance with RBI                               | 1438984         | 1670574         | 1438984         | 1670579         |
| Balance with Banks and Money at Call and Short Notice | 639243          | 680420          | 639243          | 695031          |
| Investments   | 11619560        | 10910323        | 11562024        | 10861049        |
| Advances  | 29112311        | 23250683        | 29112311        | 23251673        |
| Fixed Assets  | 501973          | 370481          | 501973          | 370489          |
| Other Assets  | 1499626         | 1759016         | 1499626         | 1759223         |
| <b>Total</b>  | <b>44811698</b> | <b>38641497</b> | <b>44754161</b> | <b>38608043</b> |

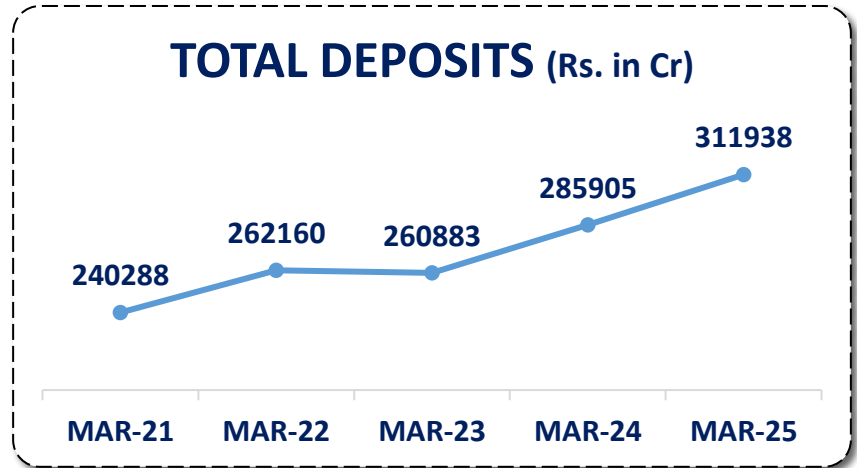
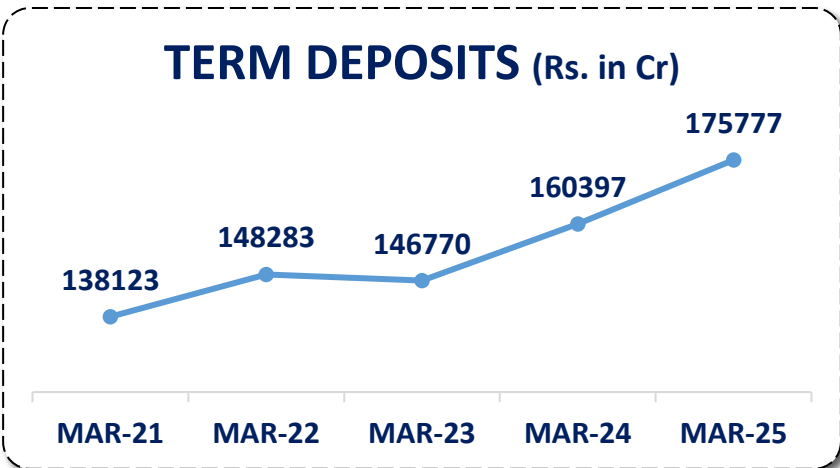
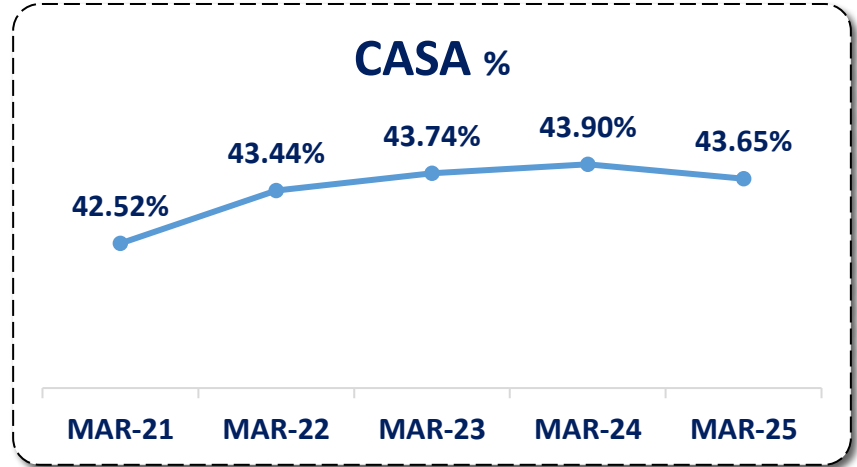
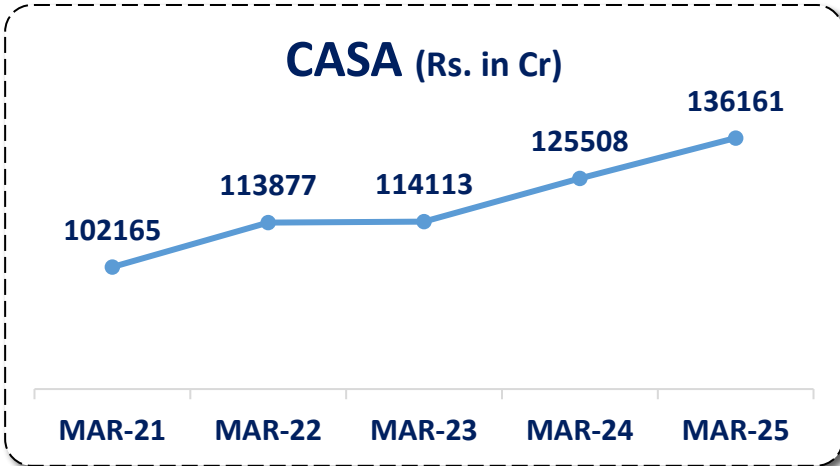




**CASA & Deposits Growth in last 5 years**



(Rs. In Crores)



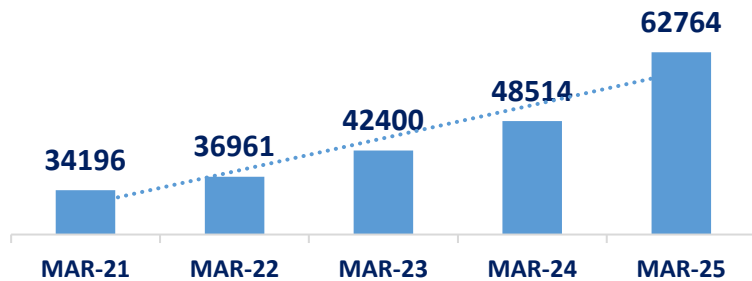


# Advances Growth in last 5 years

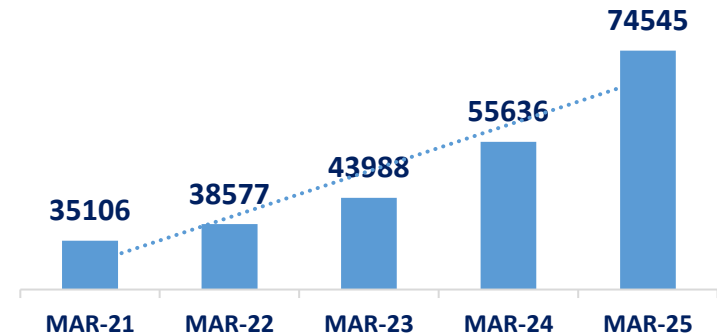


(Rs. In Crores)

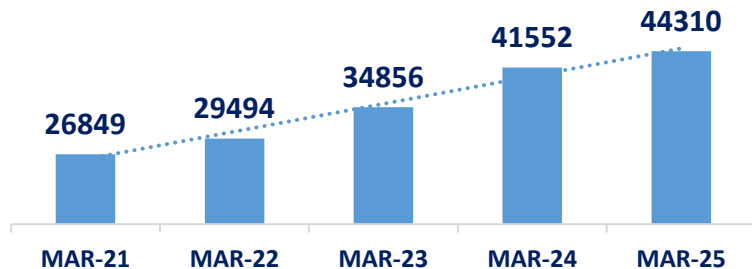
## RETAIL ADVANCES



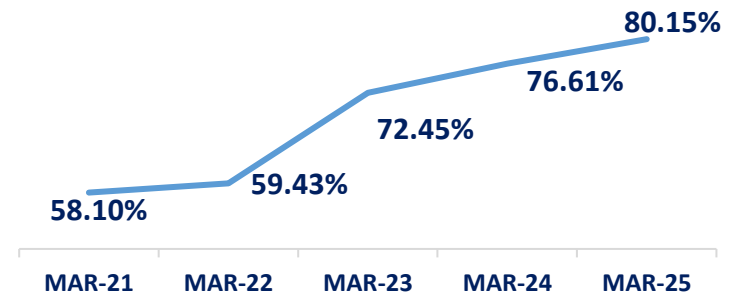
## AGRI ADVANCES



## MSME ADVANCES



## CD RATIO



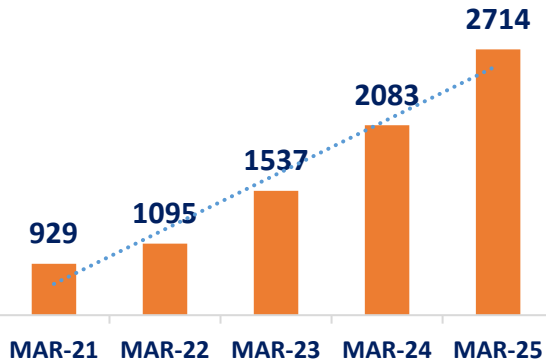


# Retail Segment Loans growth in last 5 years

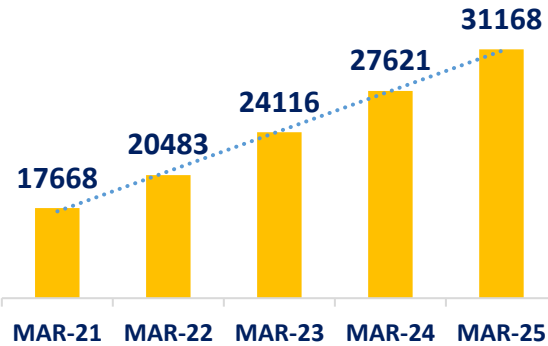


(Rs. In Crores)

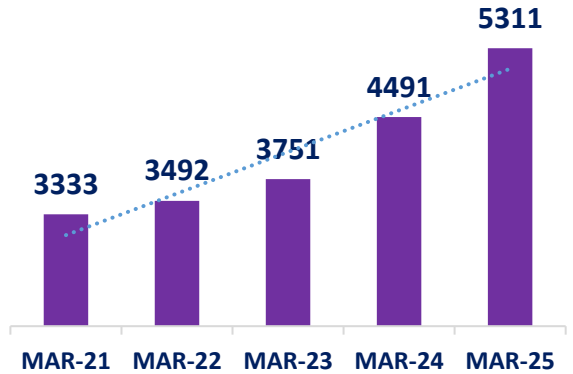
## Personal Loans



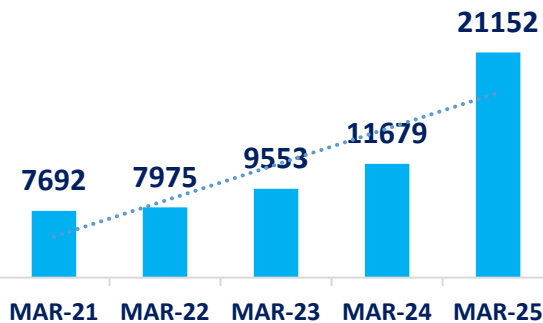
## Home Loans



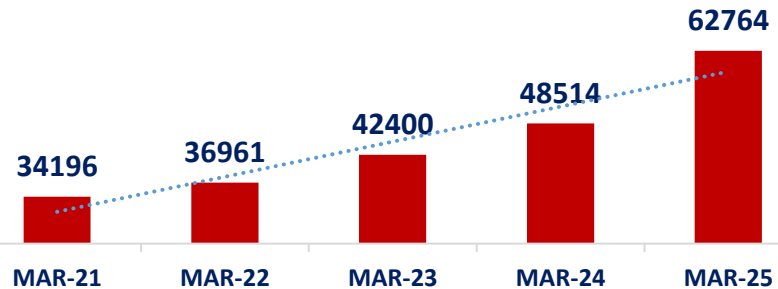
## Vehicle Loans



## Other Retail Loans



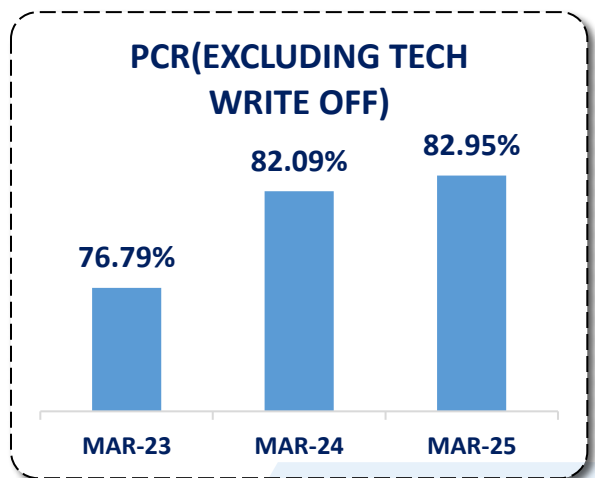
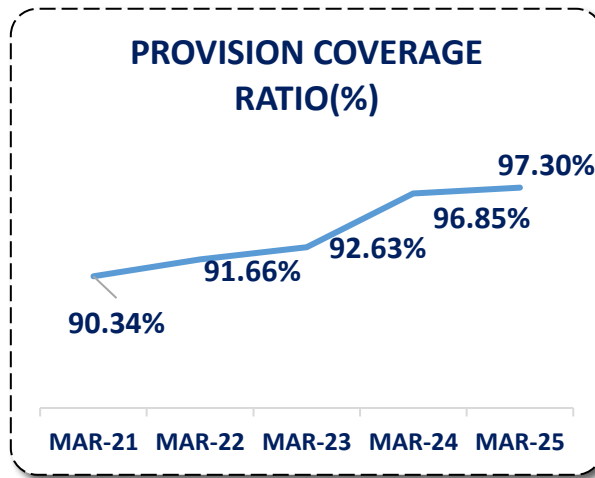
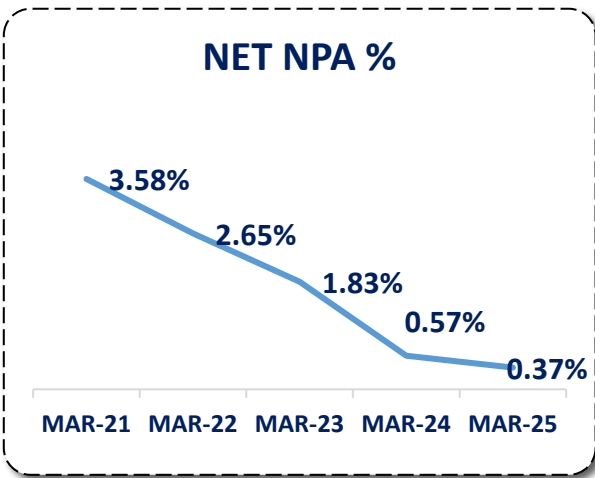
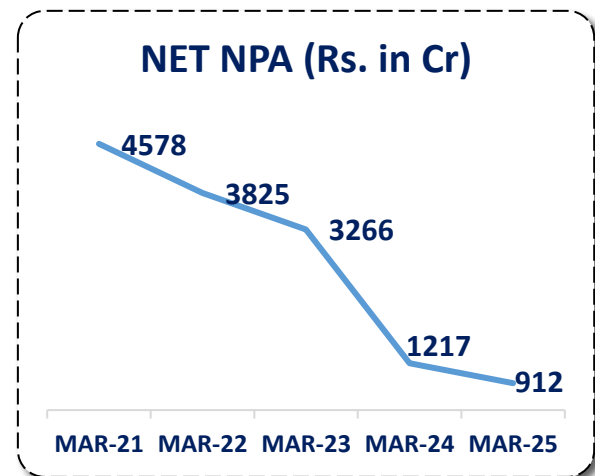
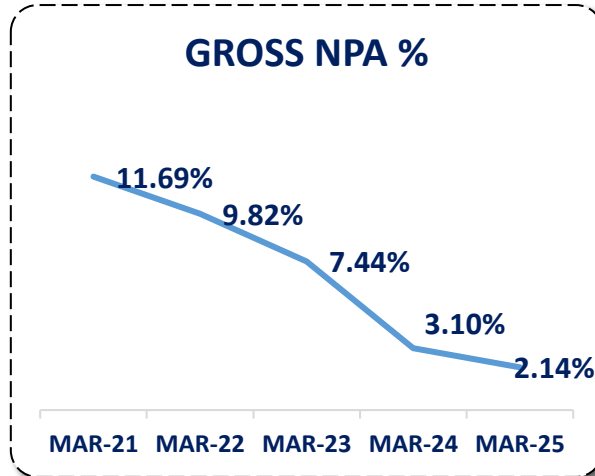
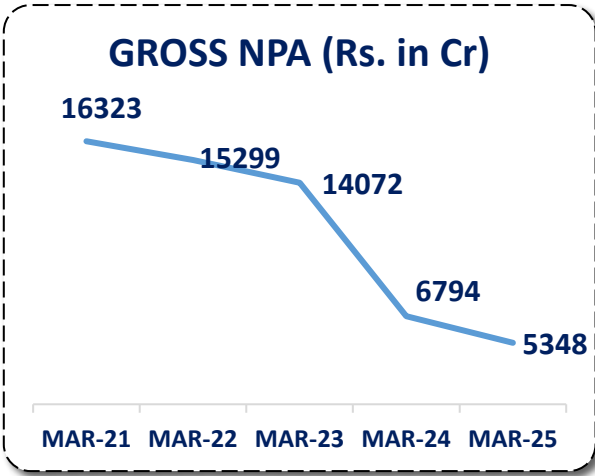
## Total Retail Portfolio





# Decreasing NPA Levels & Increase in PCR over 5 years

(Rs. In Crores)





इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी  
Good people to grow with

## Technology & Digital Initiatives



### *Technology & Digital Initiatives*

 Self-Service & Mobile-First Digital Solutions

 Robotic Automation & AI/ML

 Leveraging Digital Public Infrastructure





## Customer Centric Innovations:

01

### Revamped Mobile Banking

- 29 lac+ retail users
- ~12000 enrollments daily
- Multilingual Interface
- Rupay Credit card integration
- UPI integrated
- ReKYC Submission

02

### WhatsApp Banking

- Balance inquiry
- Mini statement, Account statement
- ATM / Branch locator
- Cheque Book Request
- Re-KYC, Form-16 Submission
- Customer Feedback on Services

03

### Customer Onboarding Solution

- Self service savings account opening with automated OVD validation
- VCIP integration enabled





## Customer Centric Innovations:

04

### VCIP

- Simplified Video Based customer Identification
- Queue based approach for seamless processing
- Credit card integration

05

### IOB Akshara PIN Generator

- Attracts NTB customers
- Promotes usage of strong PINs
- Blends security awareness with cultural pride

06

### Branch/ATM Locator Microsite

- Geo coordinates based intelligent locator to locate nearby IOB Branch/ATM search results







## Customer Centric Innovations:

07

### QR Based Branch Feedbacks

- Multi-Perspective Feedback
- Staff Courtesy
- Ambience
- Fulfilment of visit purpose

08

### •Re-KYC via SMS, Email, Web

- Re KYC self service mode by customers via Web, Email, SMS, Whatsapp Banking Channels

09

### •RBIH – ULI

- Unified Lending Interface
- Amongst top 2 PSBs in number of loan disbursement via ULI
- TN, MP, AP, UP & Odisha land records utilized in KCC STP journey
- 2.62 lakh+ accounts processed
- ₹5700+ crores disbursed







## Employee Centric Innovations:

01

### Tab Banking

- Any Time Any Where service delivery
- 25+ services with Savings ,Current Account and 3-in-1 account opening
- ReKYC via Self service mode
- Nomination and Jansuraksha enrolments

02

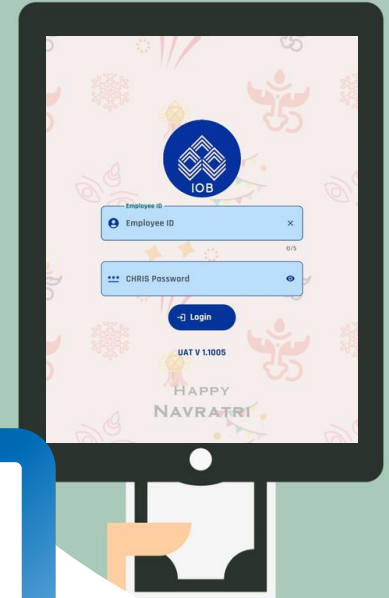
### KYC Smart Scanner Mobile App

- QR Based interface to scan KYC Documents
- Real-time integration with COB, Re-KYC, and CKYC

03

### CRM

- 20+ Service requests like Issue/Activate/Block Debit Card, Credit/Debit freeze account, UDYAM number update etc.,
- Lead management with Social media leads integration
- Call center integration





## Employee Centric Innovations:

04

### Loan Origination System

- 90+ schemes across RAM segment
- Efficient credit underwriting & quick credit delivery across Retail, Agri, MSME Customers.
- Near 100% adoption on new channel

05

### Robotic Process Automation

- Enhance operational efficiency, accuracy, and minimize manual intervention.
- Automated complaint management and batch processing

06

### IOB Lawyer's Diary

- Mobile app for Bank's Panel Lawyers
- Real time updates on Cases
- Review of Panel Lawyers performance





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**Indian Overseas Bank**

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# IOB WhatsApp Banking



## Introducing **IOB** **WhatsApp** **Banking**

**Anytime,  
Anywhere!**



**Simply say "Hi" to +91 96777 11234**

Available 24x7 | Safe | Convenient



- Check Account Balance**
- View Mini Statement**
- Locate nearest ATM**
- Find your Branch**

[www.iob.bank.in](http://www.iob.bank.in) @IOBIndia 1800 292 4445 | 1800 425 4445 +91 96777 11234



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# IOB CONNECT



**IOB**  
Good people to grow with

**Banking that Keeps You Connected**

**IOB Connect**  
(Revamped Mobile Banking App)

**Integrated UPI Experience**

**Smart Finance with Account Aggregator**

**Personal Finance Manager**

**Marketplace with Rewards**

**IOB Connect**  
ka Naya Swag 😎

**IOB Connect**  
Mobile Banking App

Download on the App Store | GET IT ON Google Play

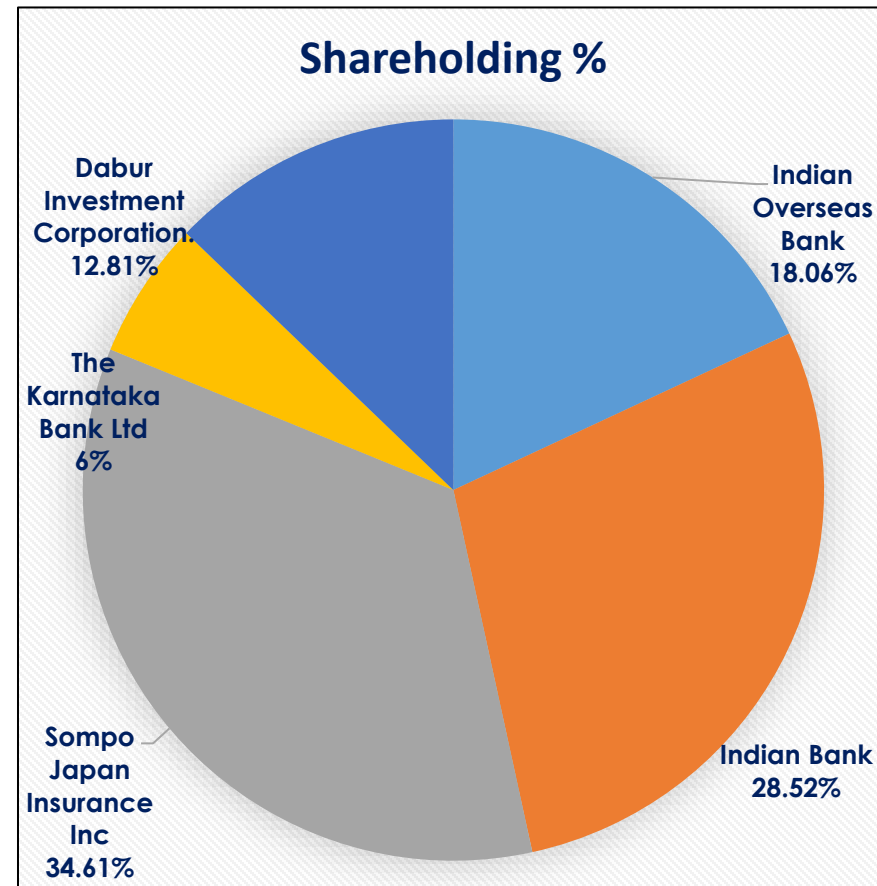
T&C Apply

Internal



**IOB entered into Non-Life Insurance Business with Universal Sompso General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions**

| Name on Entity               | Shareholding % |
|------------------------------|----------------|
| Indian Overseas Bank         | 18.06%         |
| Indian Bank                  | 28.52%         |
| Sompo Japan Insurance Inc    | 34.61%         |
| The Karnataka Bank Ltd       | 6.00%          |
| Dabur Investment Corporation | 12.81%         |
| <b>Total</b>                 | <b>100.00%</b> |



- **USGIC has entered Bancassurance tie up with Indian Bank, IOB & Karnataka Bank.**
- **IOB entered Corporate Agency arrangements with effect from 20<sup>th</sup> December 2008 for distribution of USGI products.**





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# ESG INITIATIVES



# ESG

ENVIRONMENTAL SOCIAL GOVERNANCE






## HARIT SUBHAGRUHA

Finance your eco-friendly home that conserves energy, water, and the environment – for a greener tomorrow!



**For IGBC / LEED / GRIHA certified Green Homes**



**Loan up to 90% of property value**



**Repayment up to 30 years**

Attractive Interest Rates starting

# 7.35% P.A.






**Build your future with IOB – India's trusted partner in Green Finance**

[www.iob.bank.in](http://www.iob.bank.in)






















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**ESG INITIATIVES**



**ESG**  
 ENVIRONMENTAL SOCIAL GOVERNANCE



*Introducing*  
**IOB ECO SAVINGS ACCOUNT**  
*A Step Towards a Greener Future*

|   |                                     |                              |   |
|---|-------------------------------------|------------------------------|---|
|   |                                     |                              |   |
| Fully Digital & Paperless Account Opening | Personal Accidental Insurance Cover | Eco-friendly rPVC Debit Card | Loan Concession on E-Vehicles, IOB Surya & HL Surya |



Scan to Open Your Account Instantly

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# ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



## GREEN FINANCE

- IOB E-VEHICLE LOAN
- IOB GREEN DEPOSIT
- IOB SURYA LOAN
- IOB HL SURYA LOAN
- IOB TEJAS

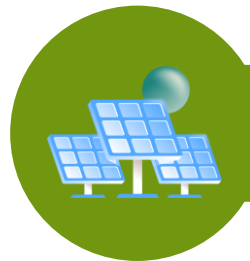






# ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



IOB TEJAS  
FOR RENEWAL SOLAR  
ENERGY EQUIPMENT



IOB VEHICLE  
LOAN FOR E BIKE/CAR



CREDIT FACILITY  
TO  
WIND MILL



PAPERLESS  
BANKING





# ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS JOB CREDIT  
SCHEME FOR  
WOMEN

*Empower  
Women*

THE SAKTHI- IOB  
CHIDAMBARAM  
CHETTIAR MEMORIAL  
TRUST



FINANCIAL LITERACY  
CENTERS (SNEHA)

FRIENDLY  
WORK  
ENVIRONMENT





**ESG**  
ENVIRONMENTAL SOCIAL GOVERNANCE



COMPLYING WITH ALL GUIDELINES & REGULATIONS

EFFECTIVE MONITORING



CUSTOMER RIGHT POLICY



EFFECTIVE CUSTOMER COMPLAINTS RESOLUTION





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## ACCOLADES & AWARDS



RECOGNISED FOR INNOVATION.  
AWARDED FOR IMPACT.

*Celebrating excellence at*

IBA's 21<sup>st</sup>

Annual Banking Technology Conference.



Ajay Kumar Srivastava  
MD & CEO

Best IT Risk Management  
Runner-up

Best Tech Talent  
Runner-up

Best Technology Bank  
Special Mention

Best Digital Financial Inclusion  
Special Mention

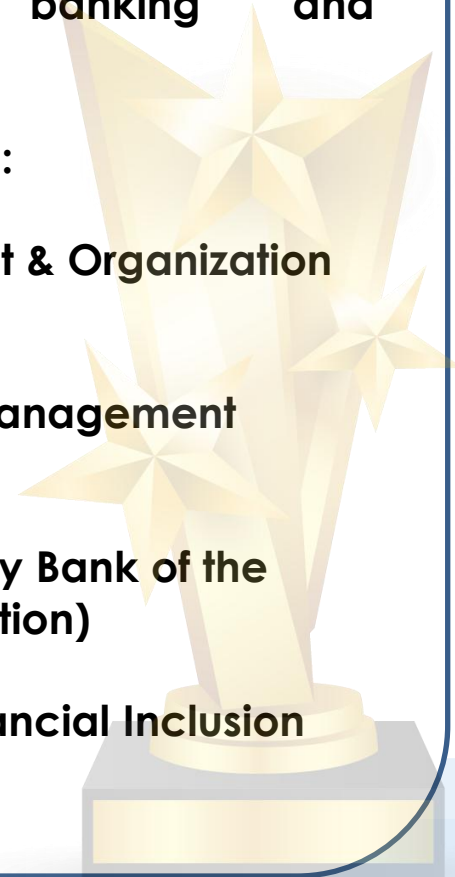
Indian Overseas Bank



At IBA's 21st Annual Banking Technology Conference & Citations 2024-25, our Bank was honoured with four prestigious recognitions, reaffirming our commitment to technology-led banking and inclusive growth.

Our Achievements:

- 🏆 Best Tech Talent & Organization (Runner-up)
- 🏆 Best IT Risk & Management (Runner-up)
- 🌟 Best Technology Bank of the Year (Special Mention)
- 🌟 Best Digital Financial Inclusion (Special Mention)







**As part of Vigilance Awareness Week, a sensitisation programme on Preventive Vigilance was conducted at Indian Overseas Bank.**

**Dr. Sandeep Mittal, IPS, ADGP, Cyber Crime Wing, Tamil Nadu Police, addressed our Top Executives and Regional Heads across India, sharing valuable insights on cyber safety, cyber awareness, and the modus operandi of cyber frauds**



**Indian Overseas Bank (IOB) was honored to participate in the Global Fintech Festival (GFF) 2025, where Shri M. Nagaraju, Secretary, Department of Financial Services (DFS), graciously inaugurated IOB's new Digital Products.**







**Our MD & CEO Shri Ajay Kumar Srivastava inaugurated IOB's Cyber Carnival as part of the National Cyber Security Awareness Month, which saw active participation from the CVO and senior executives**



## IOB joins the “Nasha Mukta Bharat Abhiyaan” by taking the pledge for a drug-free India







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# PRODUCTS & SERVICES



**IOB**

Simplify community living with  
**IOB Nest**

- Make utility payments
- Track visitors
- Raise complaints
- Book amenities...and much more.

Download  
**IOB Nest App Today.**

App Store | Google Play

Scan to install app

#IOB onHolidays

**IOB**

**EVEN ON HOLIDAYS,  
IOB IS JUST A CALL AWAY**  
Avail Banking Services 24x7

- Balance enquiry
- Mini statement requests
- Reporting fraud or unauthorised transactions
- Blocking debit and credit cards
- General enquiries related to loans, deposits, or account openings

TOLL-FREE NUMBER  
**1800 425 4445**

#IOB onHolidays

**IOB**

A deposit that  
**Grows with your  
Golden Years.**

With IOB Eighty Plus Term Deposit, strengthen your financial well-being for the years ahead.

#IOB onHolidays

**IOB**

**Your Smarter Way to Bank  
- IOB Digital**  
ANYTIME. ANYWHERE

- WHATSAPP BANKING
- NET BANKING
- MOBILE BANKING
- VKVC

WITH IOB  
MAKE YOUR  
JOURNEY  
SMART

#IOB onHolidays

**IOB**

Unlock Z+ Security with  
Your Unique Tamil Phrase PIN.  
Presenting,  
**Akshara PIN**

It lets you create a PIN using Tamil words, making it easier to remember and harder to guess.

**IOB AKSHARA**  
powered by BHASHINI  
674176

Create your  
Akshara PIN now.

Please find the link in the caption below

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**IOB**  
RERA Current Account  
Scheme

**OPEN**

- IOB RERA Collection
- IOB RERA Designated
- IOB RERA Operative

Account with **Easy Process !!!**

As per Real Estate Regulatory Authority (RERA) act, every promoter needs to open a separate bank account called RERA Designated/Project Account for getting himself registered under RERA.





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**PRODUCTS & SERVICES**



**IOB**  
Your Farming Needs, Our Simple Support

# IOB Krishi Saral Plus

- Interest Rate Starting from 9.15%\*
- Repayment upto 10 Years
- Loan upto ₹20 Crs.



Scan to Know More

**IOB**

## BOOK YOUR TICKET

to the World's **Best Colleges!**



Presenting,  
**IOB Vidya Jyoti Starts from 7.10%\***

- Loan upto ₹150L (India) & ₹300L (abroad)
- Special rate concessions for girls & premier institutes
- Flexible repayment upto 15 years

Please find the link in the caption below

**IOB**

# 7.10%\* ROI

## Mein Ghar Set Hai

Where little joys build a lifetime of memories.

**IOB Subhagraha Home Loan**

**IOB**

Looking for property details?  
**Just scan IOB E AUCTION QR CODE !!!**


- Verified property details
- Price, photos & location
- Authorized officer's contact info



**IOB**

Indian Overseas Bank presents  
**Effortless Metro Travel with IOB YATRA**

Exclusively for Mumbai Metro (Line 1)



Ride-based Welcome Offers!! Avail Today...!!

**IOB**

MAKE INCOME TAX PAYMENTS - QUICKLY AND HASSLE FREE ANYTIME & ANYWHERE THROUGH

# IOB PAYMENT GATEWAY

Credit Card | Debit Card | UPI | Net Banking

- Quick & Easy Payment
- User friendly interface
- Multiple Payment options

VISIT INCOME TAX PORTAL AND EXPERIENCE THE SEAMLESS, FAST AND RELIABLE PAYMENT GATEWAY OF IOB





Except for the historical information contained herein, statements in this release which contain words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", "seek to", "future", "objective", "goal", "strategy", "philosophy", "project", "should", "will pursue" and similar expressions or variations of such expressions may constitute "forward-looking statements".

These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



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## Official Social Media Handles of Indian Overseas Bank



**YOUTUBE : 12,81,316 followers - <https://www.youtube.com/@IOBIndia/>**



**FACEBOOK : 6,09,183 followers - <https://www.facebook.com/IOBIndia.in>**



**INSTAGRAM : 4,85,470 followers - <https://www.instagram.com/iobindia/>**



**X (TWITTER): 74,826 followers - <https://x.com/IOBIndia>**



**LINKEDIN : 48,941 followers - <https://www.linkedin.com/company/indian-overseas-bank/>**



**THREADS : 24,954 followers - <https://www.threads.net/@iobindia>**



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# Thank you

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years

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visit us @ <https://www.iob.bank.in>

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