Ref. No.: ISC/163/2025-26 Date: 16.10.2025

The Vice President National Stock Exchange of India Ltd. Exchange Plaza,Bandra- Kurla Complex Bandra East, Mumbai-400 051 **NSE Symbol: INDIANB**	The Vice President BSE Ltd. 25, P. J. Towers Dalal Street, Mumbai-400001 **BSE Scrip Code- 532814**

Dear Sir/ Madam,

Subject: Press release on Unaudited (Reviewed) Financial Results of the Bank for the Second Quarter and Half Year of FY 2025-26 ended on September 30, 2025

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Press Release on Unaudited (Reviewed) Financial Results of the Bank for the Second Quarter (Q2) and Half Year of FY 2025-26 ended on September 30, 2025.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

Dina Nath Kumar

Digitally signed by Dina Nath Kumar
DN: st=TAMIL NADU, serialNumber=f9e22b8c1b4cbe397ea154974bb1f6e21a396ec0948def3bce4111484c37a148, postalCode=600014, ou=Investors Services Cell, o=Indian Bank, c=IN, cn=Dina Nath Kumar
Date: 2025.10.16 14:35:39 +05'30'

AGM & Company Secretary

Encl: a/a

इंडियन बैंक Indian Bank

प्रेसविज्ञप्ति/PRESS RELEASE

16.10.2025

Financial Results for the Quarter/Half Year ended 30th September 2025

Bank's Global Business is at ₹13.97 lakh Cr, up by 12.34% YoY	Net Profit up by 17.24% YoY to ₹5991 Cr	NNPA reduced by 11 bps YoY to 0.16%	RoA stood at 1.33%

Key Highlights (Quarter ended Sep'25 over Sep'24)

- ***Net Profit*** *up by* ***11.49%*** *YoY at* ***₹3018 Cr*** *in Sep'25 from* ***₹2707 Cr*** *in Sep'24*
- ***Operating Profit*** *improved by* ***2.31%*** *YoY to* ***₹4837 Cr*** *in Sep'25 from* ***₹4728 Cr*** *in Sep'24*
- ***Net Interest Income*** *increased by* ***5.76%*** *YoY to* ***₹6551 Cr*** *in Sep'25 from* ***₹6194 Cr*** *in Sep'24*
- ***Return on Assets (RoA)*** *stood at* ***1.32%, Return on Equity (RoE)*** *at* ***19.58 %*** *in Sep'25*
- ***Yield on Advances (YoA)*** *stood at* ***8.40%*** *in Sep'25*
- ***Cost of Deposit*** *improved by* ***12 bps*** *to* ***5.01%*** *in Sep'25 from* ***5.13%*** *in Sep'24*
- ***Gross Advances*** *increased by* ***12.65%*** *YoY to* ***₹620324 Cr*** *in Sep'25 from* ***₹550644 Cr*** *in Sep'24*
- ***RAM*** *(Retail, Agriculture & MSME) advances grew by* ***15.57%*** *YoY to* ***₹375660 Cr*** *in Sep'25 from* ***₹325050 Cr*** *in Sep'24*
- ***RAM*** *contribution to gross domestic advances stood at* ***65.50%. Retail, Agri & MSME*** *advances grew by* ***18.58%, 13.98%*** *and* ***14.10%*** *YoY respectively.* ***Home Loan (including mortgage)*** *grew by* ***12.68%*** *YoY in Sep'25*
- ***Priority sector advances*** *as a percentage of ANBC stood at* ***42.51%*** *at* ***₹206149 Cr*** *in Sep'25 as against the regulatory requirement of* ***40%***
- ***Total Deposits*** *increased by* ***12.09%*** *YoY and reached to* ***₹776946 Cr*** *in Sep'25 as against* ***₹693115 Cr*** *in Sep'24. Current, Savings & CASA deposits grew by* ***11.40%, 6.59%,*** *and* ***7.23%*** *YoY respectively*
- ***Domestic CASA ratio*** *stood at* ***38.87%*** *as on 30th Sep'25*
- ***CD ratio*** *stood at* ***79.84%*** *as on 30th Sep'25*
- ***GNPA*** *decreased by* ***88 bps*** *YoY to* ***2.60%*** *in Sep'25 from* ***3.48%*** *in Sep'24,* ***NNPA*** *reduced by* ***11 bps*** *to* ***0.16%*** *in Sep'25 from* ***0.27%*** *in Sep'24*
- ***Provision Coverage Ratio (PCR, including TWO)*** *improved by* ***68 bps*** *YoY to* ***98.28%*** *in Sep'25 from* ***97.60%*** *in Sep'24*
- ***Slippage Ratio*** *contained to* ***0.79%*** *in Sep'25 in comparison to* ***1.06%*** *in Sep'24*
- ***Capital Adequacy Ratio*** *stood at* ***17.31%.*** *CET-I stood at* ***14.80%*** *and* ***Tier I Capital*** *at* ***15.27%*** *in Sep'25*
- ***Earnings Per Share (EPS)*** *increased to* ***₹89.63*** *in Sep'25 from* ***₹80.37*** *in Sep'24*

Key Highlights (Quarter ended Sep'25 over Jun'25)

- ***Net Profit*** *up by* ***1.51%*** *QoQ to* ***₹3018 Cr*** *in Sep'25 from* ***₹2973 Cr*** *in Jun'25*
- ***Fee based income*** *grew by* ***5.0%*** *QoQ to* ***₹830 Cr*** *in Sep'25 from* ***₹790 Cr*** *in Jun'25*
- ***Yield on Investments (YoI)*** *improved by* ***7 bps*** *QoQ to* ***7.03%*** *in Sep'25 from* ***6.96%*** *in Jun'25*
- ***Net Interest Margin (NIM) Domestic*** *stood at* ***3.34%*** *in Sep'25*
- ***GNPA*** *decreased by* ***41 bps*** *to* ***2.60%*** *in Sep'25 from* ***3.01%*** *in Jun'25,* ***NNPA*** *reduced by* ***2 bps*** *to* ***0.16%*** *in Sep'25 from* ***0.18%*** *in Jun'25*

INDSMART Smart Banking

आपका अपना बैंक, हर कदम आपके साथ
Your own Bank. Always with you

इंडियन बैंक Indian Bank

Key Highlights (Half Year ended Sep'25 over Sep'24)

- ***Net Profit*** *up by* ***17.24%*** *YoY to* ***₹5991 Cr*** *in H1FY26 from* ***₹5110 Cr*** *in H1FY25*
- ***Operating Profit*** *grew by* ***4.08%*** *YoY to* ***₹9607 Cr*** *in H1FY26 from* ***₹9230 Cr*** *in H1FY25*
- ***Net Interest Income*** *up by* ***4.35%*** *YoY to* ***₹12910 Cr*** *in H1FY26 from* ***₹12372 Cr*** *in H1FY25*
- ***Net Interest Margin (NIM) Domestic*** *stood at* ***3.35%*** *in H1FY26*
- ***Return on Assets (RoA)*** *improved by* ***7*** *bps to* ***1.33%*** *from* ***1.26%*** *in H1FY25*
- ***Credit Cost*** *improved by* ***41 bps*** *YoY to* ***0.27%*** *in H1FY26 from* ***0.68%*** *in H1FY25*
- ***Return on Equity (RoE)*** *stood at* ***19.93%*** *in H1FY26*

Network:

- The Bank has **5955** domestic branches (including 3 DBUs), out of which **2001** are Rural, **1587** are Semi-Urban, **1189** are Urban & **1178** are in Metro category. The Bank has **3** overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5565** ATMs & BNAs and **15598** number of Business Correspondents (BCs).

Digital Banking:

- Business of **₹1,23,585** Cr has been generated through Digital Channels in H1FY26. A total of **132** Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by **17%** year over year, reaching **2.11** Cr.
- UPI users and Net Banking users have witnessed an increase of **24%** & **6%** YoY reaching **2.41** Cr and **1.17** Cr respectively. Both the debit card & credit card users increased by **5%**.

Awards & Accolades:

- Indian Bank was awarded the **third prize** in the **Rajbhasha Kirti Award 2025** for its exemplary efforts in promoting the official language.
- The Bank received the **Cloud Leader- India 2025** award from **VMware** India in recognition of its leadership in cloud technology and innovation.
- The Chief Financial Officer of Indian Bank was honoured as the **Best CFO** in the Bank (Large Cap category) at **DSIJ's 2025 CFO Awards**.

Our Focus

Our focus remains on staying agile in a dynamic environment, building trust through transparency and delivering personalised experiences. We are investing in innovation, expanding access to underserved segments and strengthening our foundation for long-term success.