



PRESS RELEASE

Q3FY26 RESULTS

PERFORMANCE HIGHLIGHTS

IOB'S STRONG GROWTH STORY CONTINUES: NET PROFIT AT ALL-TIME HIGH OF ₹1,365 Cr, Up 56.18% YoY

Profitability:

- **Net Profit** increased by 56.18% to ₹ 1,365 crore in Q3FY26 on Y-o-Y basis as against ₹ 874 crore for Q3FY25. Net Profit for 9 months stands at ₹ 3703 Crore, up by 62.13 %.
- **Operating Profit** increased by 14.87% to ₹ 2,603 crore in Q3FY26 on Y-o-Y basis as against ₹ 2,266 crore for Q3FY25. Operating Profit for 9 months stands at ₹ 7,361 Crore, up by 21.27%.
- **Net Interest Income (NII)** increased by 18.29% to ₹ 3,299 crore in Q3FY26 on Y-o-Y basis as against ₹ 2,789 crore for Q3FY25. Net Interest Income for 9 months stands at ₹ 9,104 Crore, up by 17.20%.
- **Domestic NIM** increased to 3.42 % for Q3FY26 as against 3.35 % in Q2FY26
- **ROA** increased to 1.28 % for Q3FY26 as against 0.93 % for Q3FY25
- **Cost to Income** Ratio stands at 45.74 % for Q3FY26

Business:

- **The Bank's total business** increased by ₹ 1.01 lakh Crore, reaching ₹ 6.44 lakh Crore as on December 2025, registering Y-o-Y growth of 18.71
- **CASA deposits** registered a growth of 7.8 % YoY and stands at ₹ 1.43 lakh crore as of December 2025
- **Domestic & Global CASA ratio stands at 41.29 % and 40.85 %** respectively
- **Retail Term Deposit (RTD)** increased by 16.3% to ₹ 1.75 lakh crore
- **Deposits** increased by 14.5% YoY to ₹ 3.49 lakh Crore
- Retail, Agri and MSME Credit Increased by 43.04%, 34.51 % 17.42 % respectively
- **RAM (Retail, Agri. & MSME) Business grew by 33.1% on Y-o-Y basis.**
- **Total advance** of the bank increased by 24.1 % to ₹ 2.95 lakh crore as of December 2025

Asset Quality:

- **Gross NPA** ratio at 1.54% reduced by 101 bps YoY.
- **Net NPA** ratio at 0.24% reduced by 18 bps YoY.
- **Slippage Ratio** for Q3FY26 improved by 2 bps YoY and stands at 0.11%
- **Provision Coverage Ratio (PCR)** increased by 42 pbs YoY and stands at 97.49%
- **Credit Cost** for Q3FY26 stands at 0.44% reduced by 26 bps YoY

Recovery of NPA:

- **Total Recovery** for Q3FY26 increased to ₹890 from ₹874 Crore for Q2FY26
- **Recovery from the written off accounts (technical write off & set off)** for Q3FY26 stand at ₹635 Crore
- Recoveries consistently exceed slippage, across all periods, **recoveries are 3x higher than slippages**, reflecting strong asset quality management.
- ₹2,616 Cr recovery in 9M FY 25–26 vs ₹845 Cr slippage in 9M FY 25–26

Capital Adequacy:

- **Capital Adequacy Ratio (CAR)** at the end of Q3FY26 stands at 16.30%.
- Tier-I stood at 13.99% and Tier-II stood at 2.30% as of Dec'25.

Expansion of Branch Network and Customer Touch Point:

- Strengthening its Pan-India presence, **the Bank added 116 new branches** during last one year (December 2024 to December 2025), increasing the network from 3,322 to 3,438 branches as of December 2025.
- Out of the total 3,438 domestic branches, the Bank operates 2,000 branches (58%) in rural and semi-urban areas.
- The Bank expanded its ATM/CR network by 119, reaching 3,622 as on December 31, 2025
- The number of Business Correspondents increased by 2,918 to 11,959 as on 31.12.2025, from 9,041 as on 31.12.2024.
- Total customer touchpoints stood at 19,019 as on 31.12.2025.



IOB PERFORMANCE IN DECEMBER'2025

Amt. in Crore					
PARAMETERS (EXCL TWO)	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Dec-24	Sep-25	Dec-25	(%)	(%)
NET PROFIT	874	1226	1365	↑ 56.2%	↑ 11.3%
OPERATING PROFIT	2,266	2,400	2,603	↑ 14.9%	↑ 8.5%
NET INTEREST INCOME (NII)	2,789	3,059	3,299	↑ 18.3%	↑ 7.9%
NIM-DOMESTIC	3.47%	3.35%	3.42%	↓ - 5 bps	↑ +7 bps
NIM-GLOBAL	3.33%	3.21%	3.32%	↓ - 1 bps	↑ +11 bps
COST TO INCOME RATIO	44.55%	45.76%	45.74%	↑ +119 bps	↓ -2 bps
RETURN ON ASSET (ROA)	0.93%	1.20%	1.28%	↑ +35 bps	↑ +8 bps
RETURN ON EQUITY (ROE)	17.86%	19.95%	20.98%	↑ +312 bps	↑ +103 bps
GROSS NPA %	2.55%	1.83%	1.54%	↓ - 101 bps	↓ - 29 bps
NET NPA %	0.42%	0.28%	0.24%	↓ - 18 bps	↓ - 4 bps
PCR %	97.07%	97.48%	97.49%	↑ +42 bps	↑ +1 bps
CREDIT COST %	0.70%	0.18%	0.44%	↓ - 26 bps	↑ +26 bps
SLIPPAGE RATIO	0.13%	0.11%	0.11%	↓ - 2 bps	Maintained
CRAR %	16.97%	17.94%	16.30%	↓ - 67 bps	↓ - 164 bps
CASA DEPOSIT	1,32,338	1,37,387	1,42,676	↑ 7.8%	↑ 3.9%
CASA RATIO-DOMESTIC	43.76%	41.01%	41.29%	↓ -247 bps	↑ + 28 bps
CASA RATIO-GLOBAL	43.37%	40.52%	40.85%	↓ -252 bps	↑ + 33 bps
RETAIL TERM DEPOSIT	1,50,563	1,71,384	1,75,145	↑ 16.3%	↑ 2.2%
TOTAL DEPOSIT	3,05,121	3,39,066	3,49,302	↑ 14.5%	↑ 3.0%
TOTAL ADVANCES	2,37,632	2,77,968	2,94,974	↑ 24.1%	↑ 6.1%
TOTAL BUSINESS	5,42,753	6,17,034	6,44,276	↑ 18.7%	↑ 4.4%

Place: Chennai
Date:14.01.2026