

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ पारेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355
(+91 22) 6655 3405, 3410, 3404
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbibank.in

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355
(+91 22) 6655 3405, 3410, 3404
FAX : (+91 22) 2218 0411
Website : www.idbibank.in

17 जनवरी 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051
--	--

Dear Sir/Madam,

**Un-audited Financial Results for the
Quarter and Nine Months ended December 31, 2025 and
Limited Review Report submitted by Statutory Auditors**

In terms of Regulations 33 and 52 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Saturday, January 17, 2026, have taken on record the Un-audited Financial Results of the Bank for the quarter and nine months ended December 31, 2025. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 11.45 a.m and concluded at 2.10 p.m.

Further, please find enclosed the Limited Review Report for the quarter and nine months ended December 31, 2025 received from Suri & Co. and Chokshi & Chokshi, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड


17/1/26
[ज्योति नायर]
कंपनी सचिव

IDBI BANK LIMITED

Unaudited Standalone Financial Results for the Quarter and Nine Months ended December 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	
1	Interest earned (a)+(b)+(c)+(d)	7,073.55	7,104.23	7,815.57	21,198.78	21,923.39	28,902.03
	(a) Interest/discount on advances/bills	4,813.21	4,779.61	4,824.49	14,363.98	14,506.05	19,226.46
	(b) Income on investments	1,957.36	2,062.13	2,062.49	6,051.45	6,179.65	8,254.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	261.93	233.24	80.04	683.50	282.49	415.38
	(d) Others	41.05	29.25	848.55	99.85	955.20	1,005.31
2	Other Income	1,208.86	2,489.41	749.35	5,135.30	2,867.34	4,923.99
A.	Total Income (1+2)	8,282.41	9,593.64	8,564.92	26,334.08	24,790.73	33,826.02
3	Interest Expended	3,864.11	3,819.22	3,587.35	11,538.57	10,586.86	14,275.57
4	Operating Expenses (a)+(b)	2,500.99	2,251.65	2,175.65	7,001.38	6,320.07	8,471.85
	(a) Employees cost	1,186.52	1,001.29	1,037.85	3,279.73	3,086.44	4,071.24
	(b) Other operating expenses	1,314.47	1,250.36	1,137.79	3,721.65	3,233.63	4,400.61
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	6,365.10	6,070.87	5,763.00	18,539.95	16,906.93	22,747.42
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	1,917.31	3,522.77	2,801.92	7,794.13	7,883.80	11,078.60
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	(541.58)	(652.62)	165.60	(1,373.66)	277.33	510.39
	: of which provisions for Non-performing Assets (Net of reversals)	(603.39)	(578.80)	(4.06)	(1,567.49)	(1,608.26)	(4,367.63)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,458.89	4,175.39	2,636.32	9,167.79	7,606.47	10,568.21
G.	Tax Expense	523.44	548.03	728.05	1,597.60	2,142.47	3,053.04
H.	Net Profit from Ordinary Activities after tax (F-G)	1,935.45	3,627.36	1,908.27	7,570.19	5,464.00	7,515.17
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit for the period (H-I)	1,935.45	3,627.36	1,908.27	7,570.19	5,464.00	7,515.17
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						38,986.98
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III) #	24.63	25.39	21.98	24.63	21.98	25.05
	(a) CET 1 Ratio (%)	23.53	23.79	19.91	23.53	19.91	23.51
	(b) Additional Tier 1 ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.80	3.37	1.77	7.04	5.08	6.99
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.80	3.37	1.77	7.04	5.08	6.99
	(iv) NPA Amount/ Ratios						
	(a) Gross NPAs	6,280.94	6,242.00	7,634.75	6,280.94	7,634.75	6,695.15
	(b) Net NPAs	425.28	474.22	365.46	425.28	365.46	337.34
	(c) % of Gross NPAs to Gross Advances	2.57	2.65	3.57	2.57	3.57	2.98
	(d) % of Net NPAs to Net Advances	0.18	0.21	0.18	0.18	0.18	0.15
	(v) Net Interest Margin % (Annualised)	3.52	3.71	5.17	3.63	4.75	4.56
	(vi) Return on Assets % (Annualised)	1.83	3.55	1.99	2.46	1.93	1.98
	(vii) Net Worth (excl. Revaluation Reserve, FCTR & Intangibles) #	53,991.70	51,901.39	38,963.54	53,991.70	38,963.54	43,638.53
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR, intangibles & transition reserves)*	0.50	0.47	0.48	0.50	0.48	0.46
	(ix) Total debts to total assets %*	6.41	5.83	4.97	6.41	4.97	4.83
	(x) Outstanding redeemable Preference Shares	-	-	-	-	-	-
	(xi) Capital Redemption Reserve	-	-	-	-	-	-
	(xii) Debenture Redemption Reserve	-	-	-	-	-	-

Transition Reserves eligible for CET 1 has not been considered while computing Capital and Net worth as on Dec 31, 2024

*Debt & Total Debt represents total borrowing of the Bank



Standalone Segment Information for the Quarter and Nine Months ended Dec 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2,049.19	2,079.04	1,981.53	6,315.36	6,237.91	8,694.39
	Retail banking	8,786.69	8,548.04	8,536.12	25,750.30	25,178.66	34,368.31
	Treasury	3,548.84	4,975.61	3,393.68	12,487.17	10,856.86	14,391.42
	Other banking operations	58.51	74.28	64.75	171.80	162.82	206.06
	Unallocated	9.87	3.14	806.64	13.01	806.64	819.37
	Total	14,453.10	15,680.11	14,782.72	44,737.64	43,242.89	58,479.55
	Less :- Inter-segment revenue	6,170.69	6,086.47	6,217.80	18,403.56	18,452.16	24,653.53
	Net Segment Revenue	8,282.41	9,593.64	8,564.92	26,334.08	24,790.73	33,826.02
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	813.81	795.77	272.89	2,553.70	303.68	2,164.54
	Retail banking	609.14	987.09	1,047.29	2,164.79	3,295.12	5,125.60
	Treasury	984.73	2,330.94	459.92	4,307.67	3,077.53	2,311.17
	Other banking operations	41.62	58.46	49.58	128.90	123.50	189.38
	Unallocated	9.59	3.13	806.64	12.73	806.64	777.52
	Profit/(Loss) before tax	2,458.89	4,175.39	2,636.32	9,167.79	7,606.47	10,568.21
	Income taxes	523.44	548.03	728.05	1,597.60	2,142.47	3,053.04
	Net profit/(Loss)	1,935.45	3,627.36	1,908.27	7,570.19	5,464.00	7,515.17
c.	Segment assets						
	Corporate/Wholesale banking	70,925.94	68,127.04	56,695.50	70,925.94	56,695.50	65,711.64
	Retail banking	1,84,056.49	1,75,631.29	1,62,329.37	1,84,056.49	1,62,329.37	1,66,329.77
	Treasury	1,62,694.66	1,66,371.67	1,50,258.14	1,62,694.66	1,50,258.14	1,72,749.05
	Other banking operations	29.46	20.77	23.57	29.46	23.57	33.19
	Unallocated assets	5,236.36	5,717.44	7,780.53	5,236.36	7,780.53	6,837.66
	Total assets	4,22,942.91	4,15,868.21	3,77,087.11	4,22,942.91	3,77,087.11	4,11,661.31
d.	Segment liabilities						
	Corporate/Wholesale banking	38,029.35	38,459.83	33,378.10	38,029.35	33,378.10	38,505.68
	Retail banking	2,82,564.13	2,78,363.85	2,60,470.67	2,82,564.13	2,60,470.67	2,81,849.87
	Treasury	33,577.04	31,759.47	27,963.00	33,577.04	27,963.00	31,050.71
	Other banking operations	6.63	6.14	4.74	6.63	4.74	4.04
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	3,54,177.15	3,48,589.29	3,21,816.51	3,54,177.15	3,21,816.51	3,51,410.30
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	32,896.59	29,667.21	23,317.40	32,896.59	23,317.40	27,205.96
	Retail banking	(98,507.64)	(1,02,732.56)	(98,141.30)	(98,507.64)	(98,141.30)	(1,15,520.10)
	Treasury	1,29,117.62	1,34,612.20	1,22,295.14	1,29,117.62	1,22,295.14	1,41,698.34
	Other banking operations	22.83	14.63	18.83	22.83	18.83	29.15
	Unallocated	5,236.36	5,717.44	7,780.53	5,236.36	7,780.53	6,837.66
	Total	68,765.76	67,278.92	55,270.60	68,765.76	55,270.60	60,251.01
Notes on Segment Reporting:							
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, ‘Segment Reporting’, reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.						
2)	These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.						
3)	In determining ‘Segment Results’, the funds transfer price mechanism adopted by the Bank has been used.						
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.						
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.						
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.						



Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A 1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai - 400072
---	--

**INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED
STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED
DECEMBER 31, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33
AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND
DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

To,
The Board of Directors
IDBI Bank Limited
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank") for the quarter and nine months ended December 31, 2025 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), except for the disclosures relating to Pillar 3 as at December 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 13 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
---	--

Conclusion

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, including notes thereon, has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures as at December 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 13 to the Statement and have not been reviewed by us.

For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)

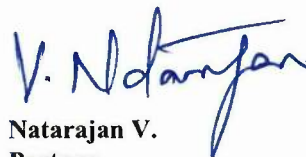


Rakesh Jain
Partner
Membership No. 042364
UDIN: 26042364HKLRRR5632



Place: Mumbai
Date: January 17, 2026

For Suri & Co.
Chartered Accountants
(FRN – 004283S)



Natarajan V.
Partner
Membership No. 223118
UDIN: 26223118EFNAEP1542



Place: Mumbai
Date: January 17, 2026

IDBI BANK LIMITED
Unaudited Consolidated Financial Results for the Quarter and Nine Months ended December 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	7,080.24	7,109.01	7,819.25	21,215.88	21,934.10	28,917.07
	(a) Interest/discount on advances/bills	4,813.15	4,779.58	4,823.66	14,363.89	14,503.20	19,223.52
	(b) Income on investments	1,964.04	2,067.55	2,067.00	6,069.29	6,193.21	8,273.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	261.93	232.85	77.79	682.74	275.99	413.69
	(d) Others	41.12	29.03	850.80	99.96	961.70	1,005.98
2	Other Income	1,271.37	2,154.52	809.74	4,897.81	3,034.84	5,141.68
A.	Total Income (1+2)	8,351.61	9,263.53	8,628.99	26,113.69	24,968.94	34,058.75
3	Interest Expended	3,862.49	3,816.35	3,583.02	11,530.15	10,573.36	14,256.55
4	Operating Expenses (a)+(b)	2,538.99	2,300.23	2,216.23	7,108.71	6,439.37	8,619.01
	(a) Employees cost	1,238.81	1,048.58	1,086.70	3,425.25	3,226.08	4,257.82
	(b) Other operating expenses	1,300.18	1,251.65	1,129.53	3,683.46	3,213.29	4,361.19
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	6,401.48	6,116.58	5,799.25	18,638.86	17,012.73	22,875.56
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	1,950.13	3,146.95	2,829.74	7,474.83	7,956.21	11,183.19
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	(538.89)	(649.64)	166.21	(1,367.38)	277.23	512.72
	of which provisions for Non-performing Assets (Net of reversals)	(603.39)	(578.80)	(4.06)	(1,567.49)	(1,608.26)	(4,367.63)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,489.02	3,796.59	2,663.53	8,842.21	7,678.98	10,670.47
G.	Tax Expense	529.65	555.82	734.44	1,618.19	2,162.01	3,081.48
H.	Net Profit from Ordinary Activities after tax (F-G)	1,959.37	3,240.77	1,929.09	7,224.02	5,516.97	7,588.99
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	a) Net Profit for the period before Minority Interest & Share of Profit in Associate (H-I)	1,959.37	3,240.77	1,929.09	7,224.02	5,516.97	7,588.99
K.	Add: Share of Profit in Associate	0.04	-	24.53	0.04	45.07	67.33
L.	Less: Minority Interest	5.32	11.19	5.55	21.20	18.85	25.64
	b) Net Profit for the period after Minority Interest & Share of Profit/Loss in Associate (J+K-L)	1,954.09	3,229.58	1,948.07	7,202.86	5,543.19	7,630.68
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						40,356.01
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III) #	24.77	25.53	22.13	24.77	22.13	25.20
	(a) CET 1 Ratio (%)	23.67	23.94	20.07	23.67	20.07	23.67
	(b) Additional Tier 1 ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.82	3.00	1.81	6.70	5.16	7.10
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.82	3.00	1.81	6.70	5.16	7.10

Capital computation does not include amount of transition reserves as on Dec 31, 2024.



Consolidated Segment Information for the Quarter and Nine Months ended December 31, 2025						
(₹ in Crores)						
Sr. No.	Particulars	Quarter ended			Nine Months Ended	
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)
						31.03.2025 (Audited)
a.	Segment Revenue					
	Corporate/Wholesale banking	2046.11	2060.08	1977.42	6290.68	6209.43
	Retail banking	8786.69	8548.03	8536.12	25750.30	25178.66
	Treasury	3548.84	4566.70	3393.68	12078.26	10856.86
	Other banking operations	130.79	172.05	132.93	385.00	369.49
	Unallocated	9.87	3.14	806.64	13.01	806.64
	Total	14522.30	15350.00	14846.79	44517.25	43421.08
	Less :- Inter-segment revenue	6170.69	6086.47	6217.80	18403.56	18452.14
	Net Segment Revenue	8351.61	9263.53	8628.99	26113.69	24968.94
b.	Segment Results -Profit/(loss) before tax					
	Corporate/Wholesale banking	843.85	796.62	298.26	2627.20	357.05
	Retail banking	609.14	987.09	1047.29	2164.79	3295.12
	Treasury	984.73	1922.02	459.92	3898.75	3077.53
	Other banking operations	36.43	76.54	70.40	117.58	168.86
	Unallocated	9.59	3.13	806.64	12.73	806.64
	Profit/(Loss) before tax	2483.74	3785.40	2682.51	8821.05	7705.20
	Income taxes	529.65	555.82	734.44	1618.19	2162.01
	Net profit/(Loss)	1954.09	3229.58	1948.07	7202.86	5543.19
c.	Segment assets					
	Corporate/Wholesale banking	70926.25	68104.96	56661.81	70926.25	56661.81
	Retail banking	184056.48	175631.29	162329.37	184056.48	162329.37
	Treasury	162695.82	166372.75	150744.94	162695.82	150744.94
	Other banking operations	787.58	869.48	759.38	787.58	759.38
	Unallocated assets	5281.43	5751.77	7817.77	5281.43	7817.77
	Total assets	4,23,747.56	4,16,730.25	3,78,313.27	4,23,747.56	3,78,313.27
d.	Segment liabilities					
	Corporate/Wholesale banking	37624.02	38113.60	32867.46	37624.02	32867.46
	Retail banking	282564.12	278363.85	260470.67	282564.12	260470.67
	Treasury	33577.04	31759.47	27963.00	33577.04	27963.00
	Other banking operations	181.60	203.40	431.07	181.60	431.07
	Unallocated liabilities	0.00	0.00	0.00	0.00	0.00
	Total liabilities	3,53,946.78	3,48,440.32	3,21,732.20	3,53,946.78	3,18,874.20
e.	Capital employed (Segment assets-Segment liabilities)					
	Corporate/Wholesale banking	33,302.23	29991.36	23794.35	33302.23	23794.35
	Retail banking	(98,507.64)	(1,02,732.56)	(98,141.30)	(98,507.64)	(98,141.30)
	Treasury	1,29,118.78	134613.28	122781.94	129118.78	122781.94
	Other banking operations	605.98	666.08	328.31	605.98	328.31
	Unallocated	5,281.43	5751.77	7817.77	5281.43	7817.77
	Total	69,800.78	68289.93	56,581.07	69,800.78	56,581.07
	Notes on Segment Reporting:					
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.					
2)	These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.					
3)	In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.					
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.					
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.					
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.					



Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai – 400072
---	---

INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED

To,
The Board of Directors
IDBI Bank Limited
Mumbai.

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank"/"the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit after tax of its associates for the quarter and nine months ended December 31, 2025 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosure as at December 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 13 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and analytical and applying other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations to the extent applicable.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
--	---

4. The Statement includes the results of the following entities:

Parent

- IDBI Bank Limited

Subsidiaries

- IDBI Capital Markets & Securities Limited
- IDBI Intech Limited
- IDBI Mutual Fund Trustee Company Limited
- IDBI Asset Management Limited
- IDBI Trusteeship Services Limited

Associates (See Para 7 & 8 below)

- Biotech Consortium India Limited
- North Eastern Development Finance Corporation Limited

Conclusion

5. Based on our review conducted and procedure performed as stated in paragraph 3 above, and based on the consideration of the unaudited financial results referred to in paragraph 6, 7 and 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure, as at December 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 13 to the Statement, which have not been reviewed by us.


Other Matters

6. We did not review the interim financial results of the five subsidiaries, included in the Statement, whose reviewed interim financial results reflect total assets of Rs.1,293.14 crore as at December 31, 2025, total revenues of Rs.106.80 crore and Rs.315.23 crore and total net profit after tax of Rs.23.91 crore and Rs.79.23 crore for the quarter and nine months ended December 31, 2025 respectively as considered in the unaudited consolidated financial results. These financial results have been reviewed by the other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the aforesaid five subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.



7. The accompanying unaudited consolidated financial results include the financial results of an associate - Biotech Consortium India Limited (27.93%), which has been neither reviewed by us nor by the other auditors, whose unaudited interim financial results reflect the Group's share of net profit after tax of Rs. 0.04 crore and Rs.0.04 crore for the quarter and nine months ended December 31, 2025 respectively. These unaudited interim financial results have been furnished to us by the management of the Bank and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on such unaudited interim financial results and the procedures performed by us as stated in paragraph 3 above. In our opinion and according to the information and explanations given to us by the management of the Bank, these interim financial results are not material to the Group.
8. We draw attention to Note 15 of the Statement which states that the Statement does not include the results in respect of an associate - North Eastern Development Finance Corporation Limited (25%) for which financial results / accounts for the quarter and nine months ended December 31, 2025 have not been received by the Bank. According to the information and explanations given to us by the Management, the interim financial results of the aforesaid associate are not material to the Group. In respect of this associate, accounts have been consolidated for and up to the year ended March 31, 2025. These financial results have been audited by other auditors, whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

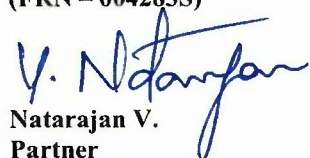
For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)


Rakesh Jain
Partner
(Membership No. 042364)
UDIN: 26042364EQLKWL8331



Place: Mumbai
Date: January 17, 2026

For Suri & Co.
Chartered Accountants
(FRN – 004283S)


Natarajan V.
Partner
(Membership No. 223118)
UDIN: 26223118OGCLLW9228



Place: Mumbai
Date: January 17, 2026

Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at 31.12.2025	As at 31.03.2025	As at 31.12.2024	As at 31.12.2025	As at 31.03.2025	As at 31.12.2024
	Standalone			Consolidated		
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
CAPITAL AND LIABILITIES						
Capital	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	58,013.36	49,498.61	44,518.19	58,876.01	50,867.65	45,828.67
Minority Interest	-	-	-	172.37	164.83	157.97
Deposits	3,07,857.64	3,10,293.55	2,82,438.68	3,07,492.61	3,09,975.04	2,81,957.16
Borrowings	27,124.37	19,882.28	18,746.69	27,203.54	19,931.99	18,796.04
Other Liabilities and Provisions	19,195.14	21,234.47	20,631.15	19,250.63	21,269.98	20,821.03
TOTAL	4,22,942.91	4,11,661.31	3,77,087.11	4,23,747.56	4,12,961.89	3,78,313.27
ASSETS						
Cash and balances with Reserve Bank of India	13,346.08	21,294.15	13,962.84	13,346.18	21,294.24	13,962.95
Balances with banks and money at call and short notice	15,803.18	23,122.03	6,072.78	15,872.49	23,182.34	6,132.72
Investments	1,25,827.46	1,17,467.53	1,20,230.33	1,26,246.78	1,18,452.80	1,21,146.40
Advances	2,38,785.71	2,18,399.16	2,06,806.65	2,38,788.20	2,18,399.16	2,06,774.66
Fixed Assets	11,928.35	12,181.14	9,312.04	11,946.48	12,200.02	9,331.33
Other Assets	17,252.13	19,197.30	20,702.47	17,547.43	19,433.33	20,965.21
TOTAL	4,22,942.91	4,11,661.31	3,77,087.11	4,23,747.56	4,12,961.89	3,78,313.27



**Notes forming part of the Standalone and Consolidated Financial Results for the
Quarter and Nine Months ended December 31, 2025**

1. The above Standalone and Consolidated Financial Results ("the Financial Results") have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on January 17, 2026.
2. These Financial Results for the quarter and nine months ended December 31, 2025 have been subjected to limited review by the Joint Statutory Auditors – Chokshi & Chokshi LLP, Chartered Accountants and Suri & Co, Chartered Accountants, who have issued unmodified review reports thereon.
3. These Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 and read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time.
4. There are no material change in the accounting policies applied during the quarter and nine months ended December 31, 2025 as compared to those applied for the previous year ended March 31, 2025. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. As at December 31, 2025, the Bank continues to hold regulatory provision aggregating to ₹169.28 crores in terms of RBI's circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1,164.08 crores is held for restructured Retail and Corporate borrowers.
6. Details of loans transferred/ acquired during the quarter ended December 31, 2025, As per Master Direction 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 are given below:
 - (a) Details of Stressed Loans transferred during the Quarter ended December 31, 2025.

(in ₹crores, except for Number of Accounts)

Particulars	To Asset Reconstruction companies (ARCs)	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	680.37	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	88.00	-	-



Particulars	To Asset Reconstruction companies (ARCs)	To permitted transferees	To other transferees
Additional consideration realized in respect of accounts transferred in earlier years *	267.88	-	-

*Redemptions from Security Receipts of ₹164.20 crore, upside sharing and interest on SR redemptions of ₹103.68 crore.

Bank has reversed provisions of ₹88 crore to the profit and loss account for sale of stressed loans.

(b) Details of loans not in default acquired during quarter ended December 31, 2025.

(₹crores)

Particulars	Corporate Segment	Retail Segment
Mode of Acquisition	NA	Assignment
Aggregate principal outstanding of loan acquired	NA	538.58
Aggregate consideration paid	NA	484.73
Weighted average residual maturity (in years)	NA	13.36
Weighted average holding Period (in years)	NA	1.2
Retention of beneficial economic interest by originator	NA	10%
Coverage of tangible security (Times)	NA	3.30
Rating wise distribution of loans acquired by value	NA	Not applicable

(c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA).

(d) The distribution of the Security Receipts (SRs) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as at December 31, 2025 is as follows:

Recovery Rating Band	Book Cost (₹crores)
RR1+	2.58
RR1	2,944.29
RR2	22.76
RR3	-
RR4	3.09
RR5	-
Unrated	1,114.20
Unrated^	27.04
Total	4,113.96

^Investment made during Q2 of FY2025-26 in SRs that are Guaranteed by Government of India.

At portfolio level, the Bank has marked-to-market loss of ₹856.29 crore. Bank maintained 100% provision on SRs Investment of ₹4,113.96 crore as on December 31, 2025.



7. As per Master Direction 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025, disclosure related to project finance for the Quarter ended December 31, 2025 are given below:

Sr.No.	Item Description	No. of Accounts	Total Outstanding (in ₹ crores)
1	Project Under Implementation accounts at the beginning of quarter	80	1,438.86
2	Projects under implementation accounts sanctioned during the quarter.	6	19.70
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	18	548.43
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	68	910.13
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5' - account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7' - accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7' - accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

8. Provision Coverage Ratio (including Technical Write-Offs) is 99.33% as on December 31, 2025 (Previous Quarter 99.26%).



9. During the quarter ended September 2025, the Bank had offered 2,22,20,000 Equity shares consisting 11.11% shareholding in National Securities Depository Ltd. (NSDL), by way of Offer for Sale, in its IPO, at the issue price of ₹799.87 per share & booked net gain of ₹1698.96 crore (net of expenses, before tax). Post sale, Bank's residual investment in NSDL has been reclassified into Available For Sale (AFS) category.
10. 'Interest earned – Others' for quarter and nine months ended December 31, 2024 includes, interest on Income tax refund of ₹ 807 crores.
11. On November 21, 2025, the Government of India has notified the four new Labour Codes – *The Code on Wages, 2019, The Industrial Relations Code, 2020, The Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020* consolidating 29 existing labour laws. The Bank has assessed impact of these changes to the extent applicable and has made an incremental provision of Rs.5.77 crore during the quarter ended December 31, 2025, towards the estimated impact of these changes.
12. Other income includes fees earned from providing services to customers, commission income from non-fund based banking activities, earnings from foreign exchange and derivative transactions, mark to market provisions on investments, profit/ loss (including revaluation) from sale of investments, dividend received , recoveries from advances written off, etc.
13. As per extant RBI guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly such disclosures are made available on the website of the Bank which can be accessed at the following link: <https://www.idbi.bank.in/regulatory-disclosures-section.aspx>. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
14. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements' and AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements'.
15. The consolidated financial results comprise the financial results of IDBI Bank Limited ("Parent Company"/ "the Bank") and all its subsidiaries/ associates as under:

A. Subsidiaries	% of Holding	Consolidated Upto
IDBI Capital Market & Securities Limited	100.00%	Dec 31, 2025
IDBI Intech Limited	100.00%	Dec 31, 2025
IDBI MF Trustee Company Limited	100.00%	Dec 31, 2025
IDBI Asset Management Limited	66.67%	Dec 31, 2025
IDBI Trusteeship Services Limited	54.70%	Dec 31, 2025
B. Associates		
North Eastern Development Finance Corporation Limited #	25.00%	March 31, 2025
Biotech Consortium India Limited \$	27.93%	Dec 31, 2025



The financial results for the quarter and nine months ended December 31, 2025, were not available as of the date of finalization of the consolidated financial statements. Accordingly, the latest available financial results have been considered for the purpose of consolidation.

\$ Mangement certified financial results for the quarter and nine months ended December 31, 2025 have been considered for the purpose of consolidation.

Impact of financial results of associates on the consolidated financial results is not expected to be material.

16. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with the current period.

(Sumit Phakka)
Deputy Managing Director

(Jayakumar S Pillai)
Deputy Managing Director


(Rakesh Sharma)
Managing Director & CEO

Mumbai
January 17, 2026

