इंडियन बैंक Indian Bank
निवेशक सेवाएँ कक्ष
INVESTOR SERVICES CELL

Ref. No.: ISC/285/2025-26 Date: 22.01.2026

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: Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Third Quarter (Q3) and Nine Months period of FY 2025-26 ended on December 31, 2025

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Third Quarter and Nine Months period of FY 2025-26, ended on December 31, 2025.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

Dina Nath Kumar
Digitally signed by Dina Nath Kumar
Date: 2026.01.22 14:43:02 +05'30'

AGM & Company Secretary

Encl: a/a

कॉर्पोरेट कार्यालय : 254-260, अव्वै षण्मुगम सालै, रॉयपेट्टा, चेन्नै – 600 014
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Performance Analysis

Q3/NME FY26

Contents

Performance Highlights Q3FY26 (YoY)

Q3FY26

Business (YoY)

Business
₹ 14.30 lakh Cr
13.34%

Deposits
₹ 7.91 lakh Cr
12.62%

Advances
₹ 6.39 lakh Cr
14.24%

CASA
CASA : 9.86%
SB: 8.45%
CA: 19.13%

CD Ratio
80.77%

RAM
₹ 3.90 lakh Cr
16.65%

Retail
₹ 136192 Cr
18.54%

Agriculture
₹ 149496 Cr
15.14%

MSME
₹ 104771 Cr
16.41%

Corporate
₹ 200617 Cr
8.16%

Asset Quality

GNPA
2.23%
YoY: 103 bps
QoQ: 37 bps

NNPA
0.15%
YoY: 6 bps
QoQ: 1 bps

PCR
98.28%
YoY: 19 bps

Benchmark Ratios

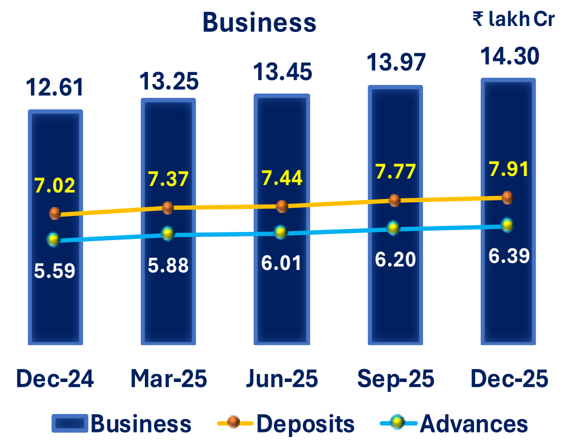
Q3 (QoQ)
NME (YoY)

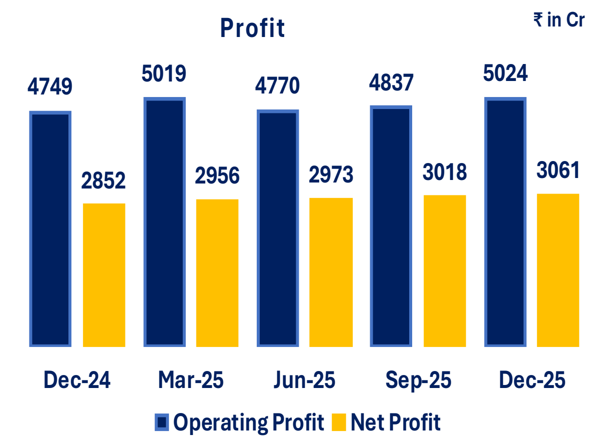
	CoD	YoA	YoI	NIM (domestic)	RoA
Q3 (QoQ)	4.93% / 8 bps	8.31% / 9 bps	6.95% / 8 bps	3.40% / 6 bps	1.30% / 2 bps
NME (YoY)	5.02% / 10 bps	8.42% / 37 bps	6.99% / 16 bps	3.37% / 16 bps	1.32% / 1 bps

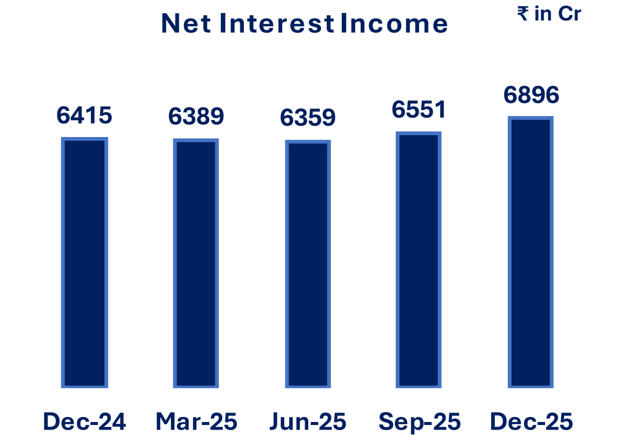
Q3 (YoY)
NME (YoY)

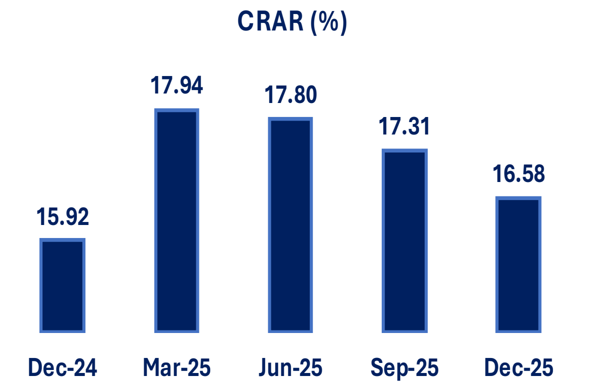
	Net Interest Income	Operating Profit	Profit Before Tax	Net Profit	RoE
Q3 (YoY)	₹ 6896 Cr / 7.50%	₹ 5024 Cr / 5.79%	₹ 4166 Cr / 12.90%	₹ 3061 Cr / 7.33%	19.11% / 189 bps
NME (YoY)	₹ 19805 Cr / 5.42%	₹ 14630 Cr / 4.66%	₹ 12344 Cr / 16.86%	₹ 9053 Cr / 13.69%	19.66% / 96 bps

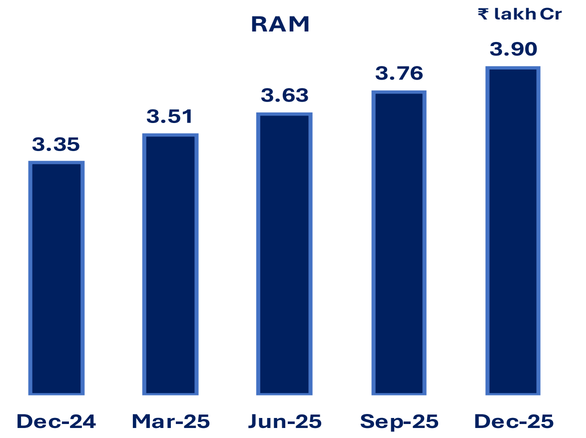
Business Highlights (QoQ)

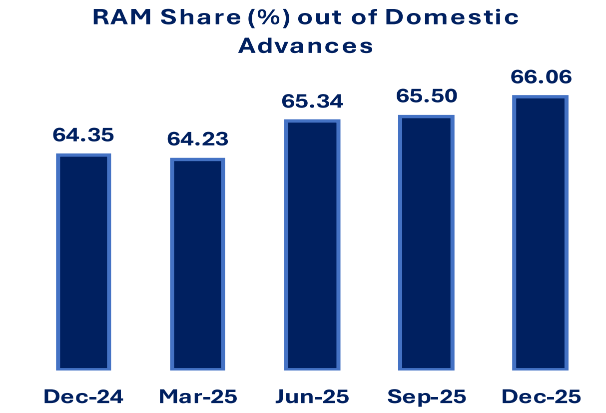


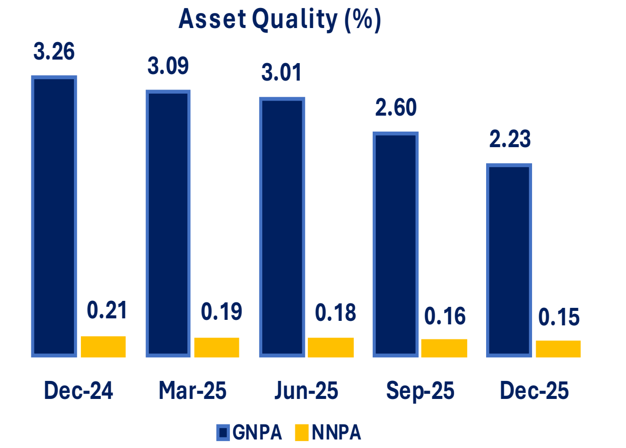


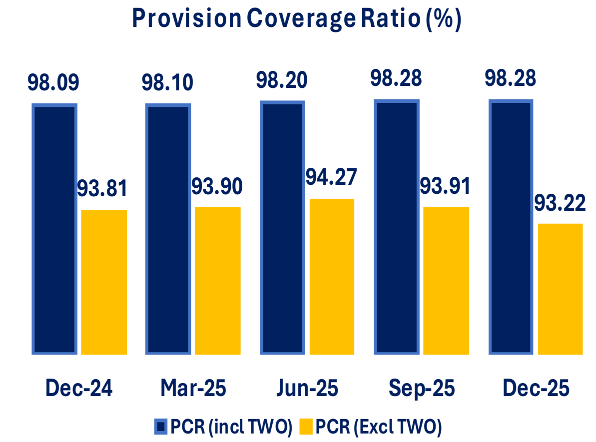




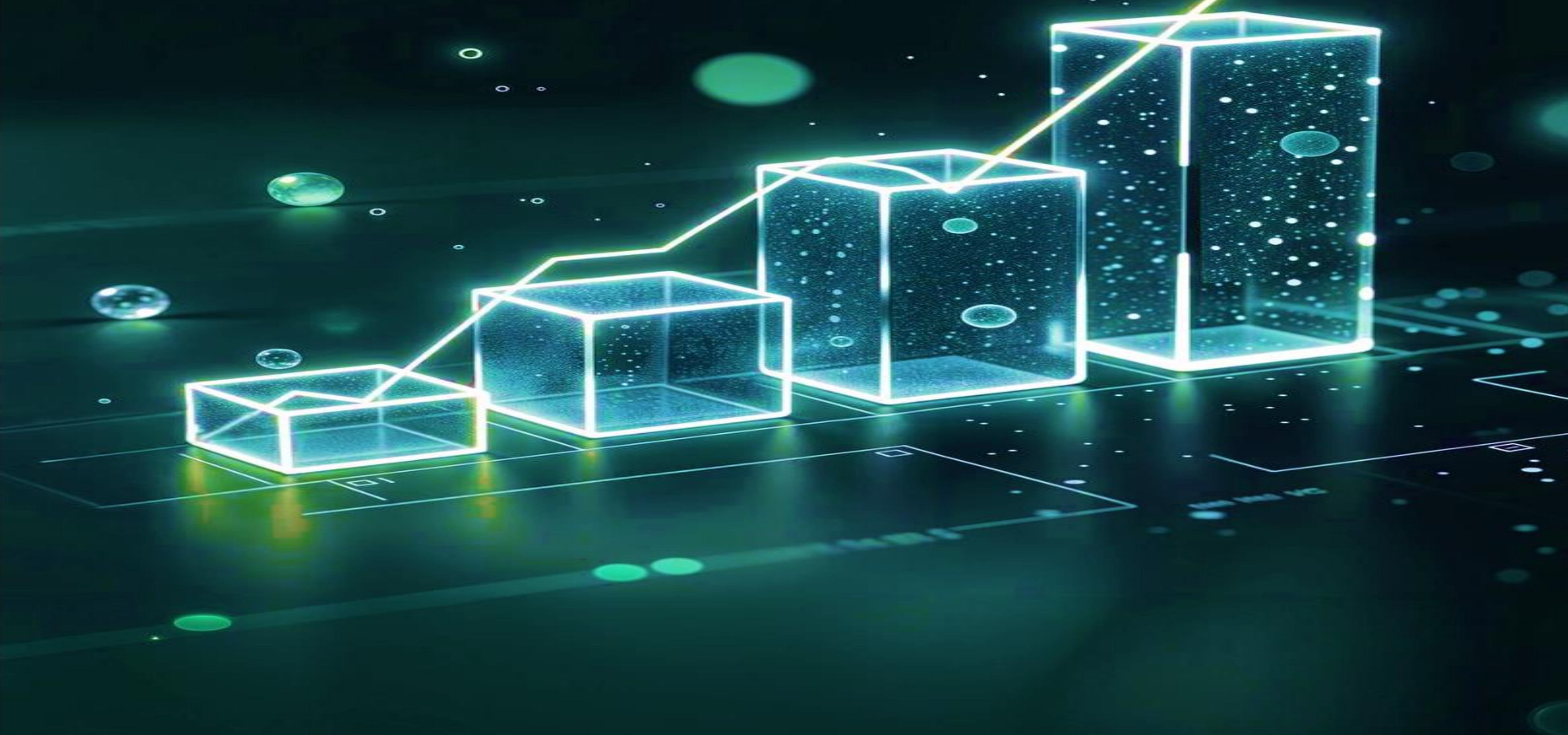








Business Snapshot

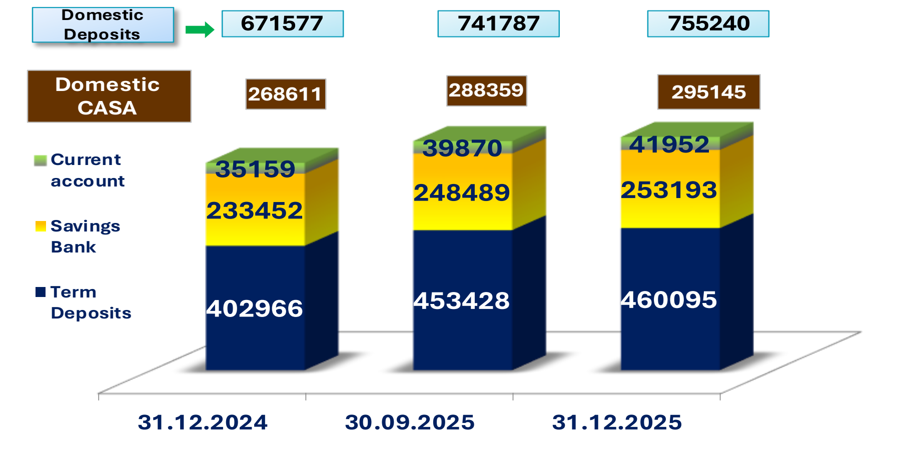


Business Snapshot

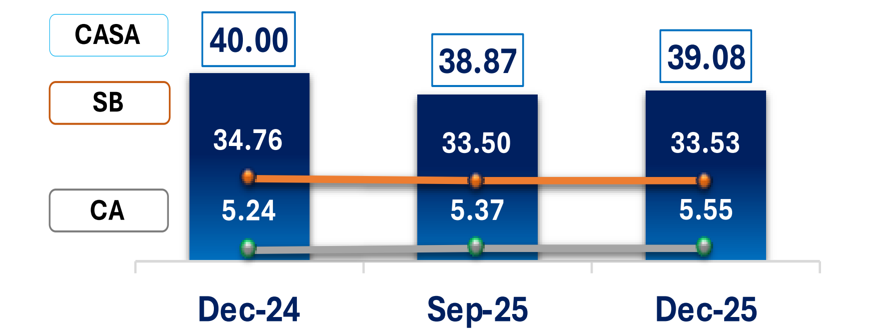
₹ in Cr

Sl No	Parameter	31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)
1	**Deposits**	**702282**	**776946**	**790923**	**1.80**	**12.62**
	Domestic	671577	741787	755240	**1.81**	**12.46**
	Overseas	30705	35159	35683	**1.49**	**16.21**
	Deposits breakup					
	Current	35599	40281	42407	**5.28**	**19.13**
	Savings	233534	248561	253274	**1.90**	**8.45**
	CASA	**269133**	**288842**	**295681**	**2.37**	**9.86**
	CASA % (Domestic)	**40.00%**	**38.87%**	**39.08%**		
	Term Deposits	433149	488104	495242	**1.46**	**14.34**
2	**Advances**	**559199**	**620324**	**638848**	**2.99**	**14.24**
	Domestic	520224	573524	591076	**3.06**	**13.62**
	Overseas	38975	46800	47772	**2.08**	**22.57**
	CD Ratio %	**79.63%**	**79.84%**	**80.77%**		
3	**Business**	**1261481**	**1397270**	**1429771**	**2.33**	**13.34**
	Domestic	1191801	1315311	1346316	**2.36**	**12.96**
	Overseas	69680	81959	83455	**1.83**	**19.77**

Domestic Deposits



Domestic CASA %

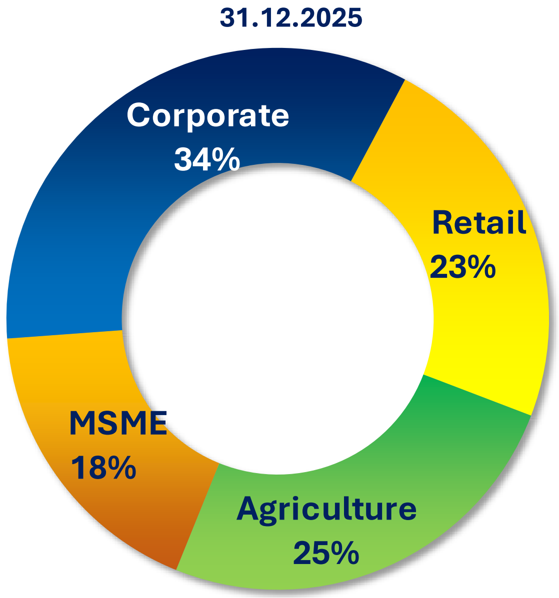


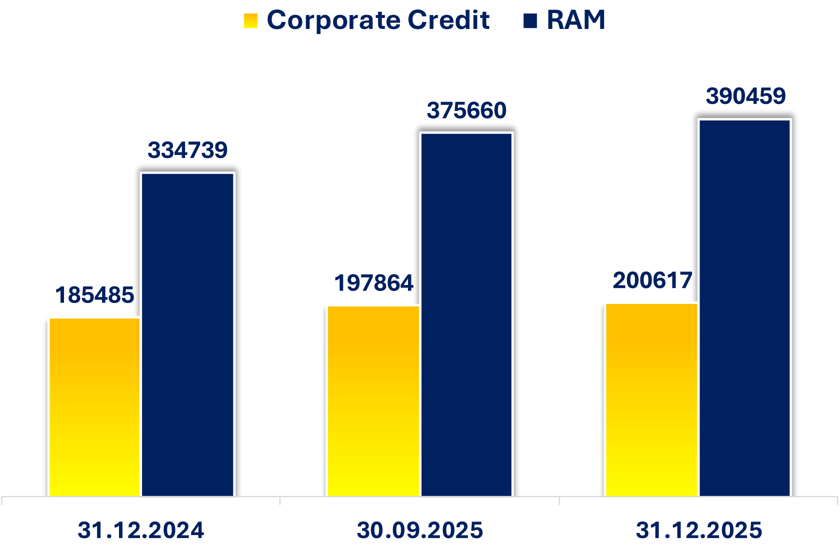
Advances (Domestic)

₹ in Cr

Sector	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Gross Advances-Domestic	**520224**	**573524**	**591076**	**13.62**
Retail	114894	130499	136192	**18.54**
Agriculture	129840	146205	149496	**15.14**
MSME	90005	98956	104771	**16.41**
Total (RAM)	**334739**	**375660**	**390459**	**16.65**
RAM % to Gross Domestic Advances	*64.35%*	*65.50%*	*66.06%*	
Corporate	**185485**	**197864**	**200617**	**8.16**

Retail	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	72118	79791	82362	14.20
Auto Loan	10762	13883	15540	44.40
Personal Loan	7439	6872	6706	(9.85)
Jewel Loan Non Priority	8646	14013	16338	88.97
Other Retail Loan	15929	15940	15246	(4.29)
Retail	**114894**	**130499**	**136192**	**18.54**





Agriculture	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Crop Loans	98061	112455	114345	16.61
SHG	16196	17230	17725	9.44
Agri Allied & Investment	15583	16520	17426	11.83
Agriculture	**129840**	**146205**	**149496**	**15.14**

MSME	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Micro	52394	52674	55993	6.87
Small	26220	32381	34498	31.57
Medium	11391	13901	14280	25.36
MSME	**90005**	**98956**	**104771**	**16.41**

Priority Sector

Surpassed all the mandatory targets stipulated by RBI under Priority Sector advances

Total Priority	Agriculture	Small & Marginal Farmers	Weaker Section	Micro under MSME	Non-Corporate Farmers
Achieved 43.75% as against 40% norm	Achieved 19.42% as against 18% norm	Achieved 10.22% as against 10% norm	Achieved 14.02% as against 12% norm	Achieved 12.13% as against 7.50% norm	Achieved 17.76% as against 14% norm

Position as on 31.12.2025

Self Help Group

- No. of SHGs financed : 5.05 lakh
- Balance as on 31.12.25 : ₹23413 Cr (YoY 9%)
- Disbursements (Q3FY26): ₹4960 Cr
- Women Beneficiaries: 58 lakh (Nos)

MUDRA (including RRBs)

₹10770 Cr of loans disbursed to 279813 beneficiaries in NME FY26

PM Viswakarma

₹108 Cr of loans disbursed to 12827 beneficiaries cumulatively

PM SVANidhi

₹1123 Cr of loans disbursed to 7.39 lakh beneficiaries cumulatively

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.12.2024	% share to Gross Advances	31.12.2025	% share to Gross Advances	YoY (%)
Infrastructure	**55957**	**10.8**	**68822**	**11.6**	**23.0**
of which					
Power	*20790*	*4.0*	*27113*	*4.6*	*30.4*
Port and Road Project	*10277*	*2.0*	*12875*	*2.2*	*25.3*
Other infrastructure	*24890*	*4.8*	*28834*	*4.9*	*15.8*
Basic Metal	**13786**	**2.7**	**12964**	**2.2**	**(6.0)**
Textiles	**8217**	**1.6**	**8471**	**1.4**	**3.1**
Petroleum and Coal Products	**9797**	**1.9**	**9027**	**1.5**	**(7.9)**
All Engineering	**6876**	**1.3**	**7849**	**1.3**	**14.2**
Food Processing	**10618**	**2.0**	**13908**	**2.4**	**31.0**
Trade	**21731**	**4.2**	**29041**	**4.9**	**33.6**
Commercial Real Estate	**17082**	**3.3**	**17475**	**3.0**	**2.3**
Home Loans/Auto Loans/Other Retail	**114894**	**22.1**	**136192**	**23.0**	**18.5**
Agriculture	**129840**	**25.0**	**149496**	**25.3**	**15.1**
NBFC	**58933**	**11.3**	**56705**	**9.6**	**(3.8)**
Others (Other Industries/Sectors)	**72493**	**13.8**	**81126**	**13.8**	**11.9**
Total Domestic Advances	**520224**	**100.0**	**591076**	**100.0**	**13.6**

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External Rating-wise Advances

₹ in Cr

External Rating	31.12.2024*		30.09.2025**		31.12.2025**	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	46281	15%	62688	21%	65483	21%
AA	87600	29%	85353	28%	85953	28%
A	66872	22%	65775	22%	68097	22%
BBB	34426	11%	30930	10%	29292	10%
Total BBB and above	***235179***	***77%***	***244746***	***81%***	***248825***	***81%***
BB and below	**26461**	**8%**	**21262**	**7%**	**22334**	**8%**
Of which,						
PSU Accounts (More than INR 100 Crore)	3889	1%	4868	2%	6012	2%
Corporates (More than INR 100 Crore)	11969	4%	10323	3%	10877	4%
Others (Less than INR 100 Crore)	10603	3%	6071	2%	5445	2%
Total Rated Exposure (A)	***261641***	***85%***	***266008***	***88%***	***271159***	***89%***
Unrated Exposure						
PSU with Govt Guarantee	30082	10%	24958	9%	24046	8%
PSU without Govt Guarantee	5820	2%	4398	1%	4380	1%
Others	9261	3%	5329	2%	6183	2%
Total Unrated Exposure (B)	***45163***	***15%***	***34685***	***12%***	***34609***	***11%***
Total (A+B)	***306803***	**100%**	**300693**	**100%**	**305768**	**100%**

**-(More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)*

***-Rating threshold modified (Increased to ₹50 Cr for MSME & Agri, ₹25 Cr for Corporate)*

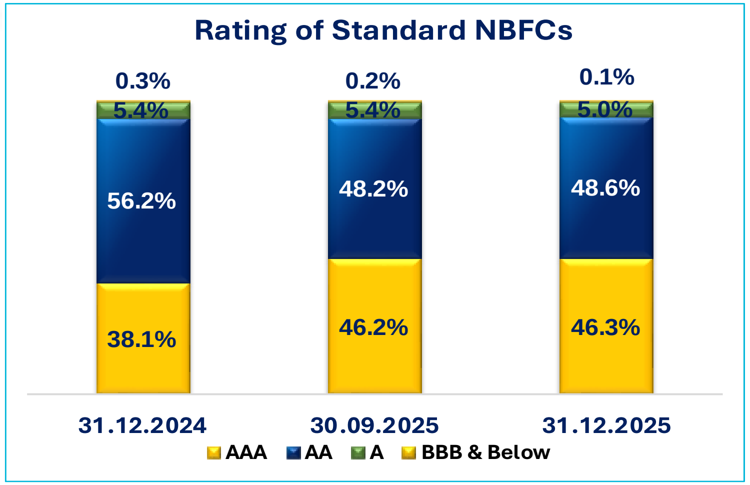
Note: In BB & below, ₹9017 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

₹ in Cr

Standard NBFC Advances

Standard NBFC	31.12.2024	%	30.09.2025	%	31.12.2025	%
NBFC - HFCs	16203	27%	14959	27%	14490	26%
NBFC - PSUs	1822	3%	5723	10%	5799	10%
NBFC - MFIs	973	2%	523	1%	424	1%
NBFC - Others	39929	68%	33912	62%	35979	63%
Total	**58928**	**100%**	**55117**	**100%**	**56692**	**100%**

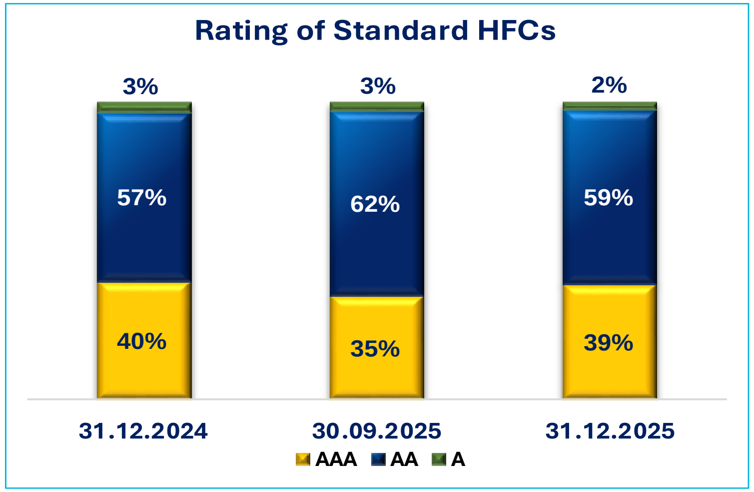
NBFC



Rated A and above: 99%

Standard NBFCs	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	7717	7684	7217
Private Inst & others	51210	47434	49475
Total	58928	55117	56692

HFC



Rated A and above: 100%

HFCs, out of Std NBFCs	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	2560	2635	2852
Private Institutions	13643	12324	11638
Total	16203	14959	14490

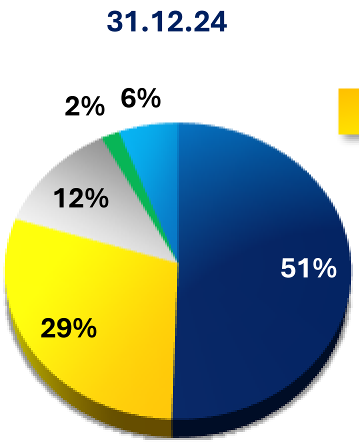
Investments (Domestic)

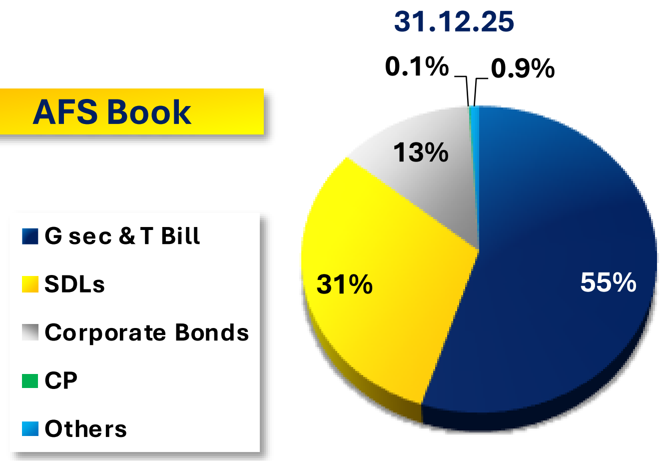
₹ in Cr

S No	Details	31.12.2024	30.09.2025	31.12.2025	YoY (%)
1	SLR Investments	174609	190801	190922	9.3
	Of which				
	Central Government Securities	90791	100937	95435	5.1
	State Government Securities	83818	88633	93816	11.9
	Treasury Bills	0	1231	1671	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	44733	43358	43502	(2.8)
	Total Domestic Investments (1) + (2)	219342	234159	234424	6.9
	(i) Held For Trading (HFT)	11364	13008	13970	22.9
	(ii) Available For Sale (AFS)	68610	64894	58944	(14.1)
	(iii) Held To Maturity (HTM)	133509	149548	154740	15.9
	(iv) Fair Value Through Profit/Loss (FVTPL)	5597	6453	6514	16.4
	(v) Subsidiary & Joint Venture (SAJV)	262	256	256	(2.4)
	Total Domestic Investments	219342	234159	234424	6.9
	Modified Duration of AFS	*3.36*	*3.77*	*3.63*	
	Modified Duration of FVTPL including HFT	*4.16*	*2.53*	*2.24*	

Investment Portfolio

AFS Book





Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest Income	15759	16590	17098	3.06	8.50	46146	49970	8.29	62002
2	Interest Expenses	9344	10039	10202	1.62	9.18	27359	30165	10.26	36826
3	**Net Interest Income (1-2)**	**6415**	**6551**	**6896**	**5.27**	**7.50**	**18787**	**19805**	**5.42**	**25176**
4	Non Interest Income	2152	2487	2566	3.18	19.24	6480	7491	15.60	9223
5	**Operating Income (3+4)**	**8567**	**9038**	**9462**	**4.69**	**10.45**	**25267**	**27296**	**8.03**	**34399**
6	Operating Expenses	3818	4201	4438	5.64	16.24	11287	12666	12.22	15401
7	**Operating Profit (5-6)**	**4749**	**4837**	**5024**	**3.87**	**5.79**	**13980**	**14630**	**4.66**	**18998**
8	Provisions (excl. Taxes)	1059	739	858	16.10	(18.98)	3417	2286	(33.12)	4211
9	**Profit Before Taxes (7-8)**	**3690**	**4098**	**4166**	**1.66**	**12.90**	**10563**	**12344**	**16.86**	**14787**
10	Provision for Taxes	838	1080	1105	2.31	31.86	2601	3291	26.55	3869
11	**Net Profit (9-10)**	**2852**	**3018**	**3061**	**1.42**	**7.33**	**7962**	**9053**	**13.69**	**10918**

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Income

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest Income on Advances and Discount on Bills	11427	11964	12449	4.05	8.94	33400	36151	8.24	44856
2	Interest on investments	3885	4016	4002	(0.35)	3.01	11412	11963	4.83	15315
3	Other interest income	447	610	647	6.07	44.74	1334	1856	39.13	1831
4	**Total Interest Income (1+2+3)**	**15759**	**16590**	**17098**	**3.06**	**8.50**	**46146**	**49970**	**8.29**	**62002**
5	Profit/Loss on Sale of Investments	283	212	340	60.38	20.14	761	882	15.91	908
6	Profit/Loss on Revaluation of Investments	-24	-68	20	129.41	183.33	92	2	(98.21)	137
7	Recovery of bad debts	548	489	576	17.79	5.11	1784	1781	(0.17)	2548
8	Fee Income	931	830	998	20.27	7.20	2610	2617	0.27	3528
9	Forex Income	74	149	172	15.44	132.43	191	502	162.54	369
10	PSLC Commission	206	339	339	-	64.56	545	936	71.67	843
11	Miscellaneous income	134	536	121	(77.43)	(9.70)	497	771	55.13	890
12	**Total Non Interest Income (5 to 11)**	**2152**	**2487**	**2566**	**3.18**	**19.24**	**6480**	**7491**	**15.60**	**9223**
13	**Total Income (4+12)**	**17911**	**19077**	**19664**	**3.08**	**9.79**	**52626**	**57461**	**9.19**	**71225**

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Transaction fees	233	97	174	78.45	(25.62)	669	483	(27.84)	881
2	Loan processing charges	199	184	244	32.62	22.59	513	554	7.89	679
3	Commission on Government business	30	32	27	(15.12)	(7.76)	75	88	16.89	113
4	Commission on LC/BG	92	93	108	16.40	17.46	263	289	9.86	351
5	Cross selling	48	49	54	10.19	11.74	125	131	4.95	181
6	Income from PFMS operations	5	1	0.1	(80.09)	(97.76)	14	3	(76.45)	21
7	Rent on Lockers	44	39	45	14.33	1.48	121	126	4.53	164
8	Misc fee Income	280	335	346	3.28	23.57	830	943	13.61	1138
9	**Fee Income (1 to 8)**	**931**	**830**	**998**	**20.27**	**7.20**	**2610**	**2617**	**0.27**	**3528**

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Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest on deposits	8752	9363	9376	0.14	7.13	25919	27967	7.90	34702
2	Interest on borrowings	96	153	188	22.88	95.83	223	491	120.22	362
3	Other interest expenses	496	523	638	21.99	28.63	1217	1707	40.26	1762
4	**Total Interest Expenses (1+2+3)**	**9344**	**10039**	**10202**	**1.62**	**9.18**	**27359**	**30165**	**10.26**	**36826**
5	Salary	1694	1775	1809	1.92	6.79	4983	5321	6.78	6836
6	Employees Benefit	723	876	977	11.57	35.13	2199	2728	24.06	3047
7	**Staff Expenses (5+6)**	**2417**	**2651**	**2786**	**5.09**	**15.27**	**7182**	**8049**	**12.07**	**9883**
8	**Overheads**	**1401**	**1550**	**1652**	**6.62**	**17.95**	**4105**	**4617**	**12.48**	**5518**
9	**Operating Expenses (7+8)**	**3818**	**4201**	**4438**	**5.64**	**16.24**	**11287**	**12666**	**12.22**	**15401**
10	**Total Expenses (4+9)**	**13162**	**14240**	**14640**	**2.81**	**11.23**	**38646**	**42831**	**10.83**	**52227**

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Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Rent, Taxes & Lighting	164	183	173	(5.32)	5.59	496	524	5.74	674
2	Depreciation	136	151	149	(1.90)	8.93	385	449	16.53	532
3	Insurance	231	251	374	49.11	61.88	703	860	22.36	931
4	Travelling	61	79	56	(28.62)	(6.82)	191	194	1.45	247
5	Postage, Telecommunications etc.	38	36	41	12.45	7.41	93	111	18.90	130
6	Repairs and Maintenance	67	71	71	-	6.27	195	201	3.17	271
7	Printing and Stationery	24	26	24	(5.65)	1.81	69	71	3.26	98
8	ATM Issuer Fee paid	122	116	127	9.06	4.08	371	375	1.06	492
9	Others	558	637	637	-	14.16	1602	1832	14.36	2143
10	**Overheads (1 to 9)**	**1401**	**1550**	**1652**	**6.62**	**17.95**	**4105**	**4617**	**12.48**	**5518**

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	**Operating Profit**	**4749**	**4837**	**5024**	**3.87**	**5.79**	**13980**	**14630**	**4.66**	**18998**
2	**Total Provisions**	**1897**	**1818**	**1963**	**7.98**	**3.48**	**6018**	**5577**	**(7.33)**	**8080**
	Of which									
	NPA - Advances	611	382	315	(17.54)	(48.45)	2344	1085	(53.72)	3444
	NPA - Investments	-19	-1	-13	-	31.58	-39	-19	50.42	-115
	Standard advances	501	300	488	62.67	(2.59)	1117	1095	(1.98)	853
	Income-tax	838	1080	1105	2.31	31.86	2601	3291	26.55	3869
	Others	-34	57	68	19.30	-	-5	125	-	29
3	**Net Profit (1-2)**	**2852**	**3018**	**3061**	**1.42**	**7.33**	**7962**	**9053**	**13.69**	**10918**

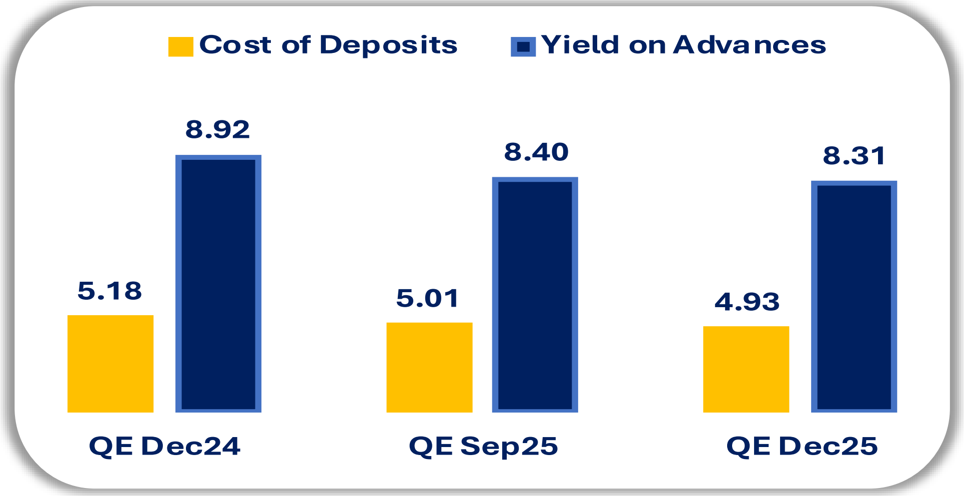
Performance Ratios

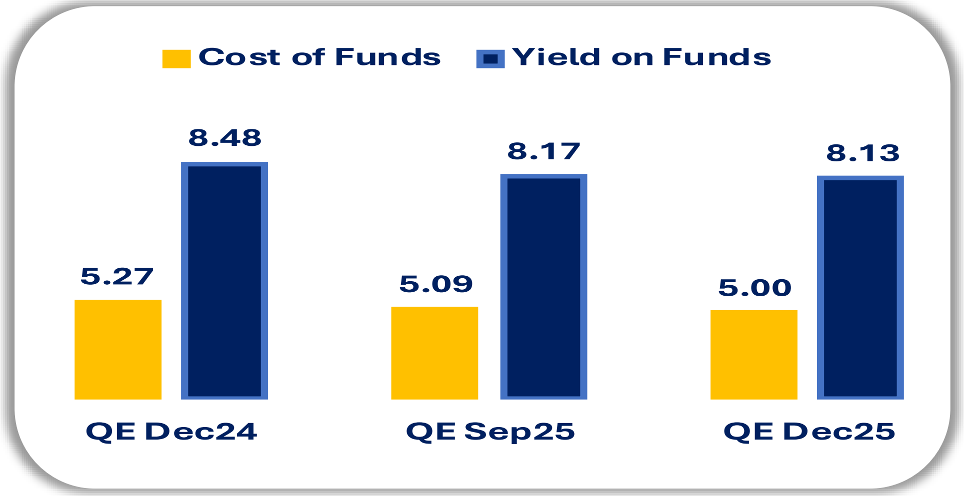
% Annualized

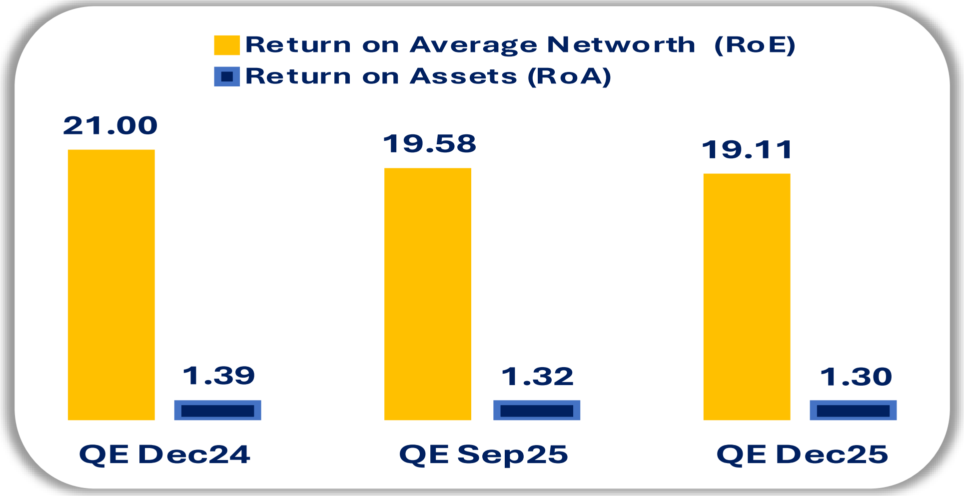
Sl No	Ratios	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.03.2025
1	Cost of Deposits	5.18	5.01	4.93	5.12	5.02	5.12
2	Cost of Funds	5.27	5.09	5.00	5.20	5.11	5.21
3	Yield on Advances	8.92	8.40	8.31	8.79	8.42	8.75
4	Yield on Investments	7.12	7.03	6.95	7.15	6.99	7.17
5	Yield on Funds	8.48	8.17	8.13	8.42	8.19	8.40
6	Net Interest Margin (NIM)	3.45	3.23	3.28	3.43	3.25	3.41
7	Net Interest Margin (NIM) Domestic	3.57	3.34	3.40	3.53	3.37	3.51
8	Cost to Income Ratio	44.56	46.48	46.90	44.67	46.40	44.77
9	Return on Assets (RoA)	1.39	1.32	1.30	1.31	1.32	1.32
10	Return on Average Networth (RoE)	21.00	19.58	19.11	20.62	19.66	20.76
11	Earnings per Share (₹)	84.70	89.63	90.92	78.82	89.61	81.06
12	Book Value per Share (₹)	412.42	467.35	484.00	412.42	484.00	423.39
13	Business per Employee (₹ in Cr)	30.67	33.58	34.56	30.67	34.56	32.42
14	Business per Branch (₹ in Cr)	210.52	230.04	234.92	210.52	234.92	220.02
15	Net Profit per Employee (₹ in lakhs)	28.26	29.57	30.18	26.30	29.74	27.25

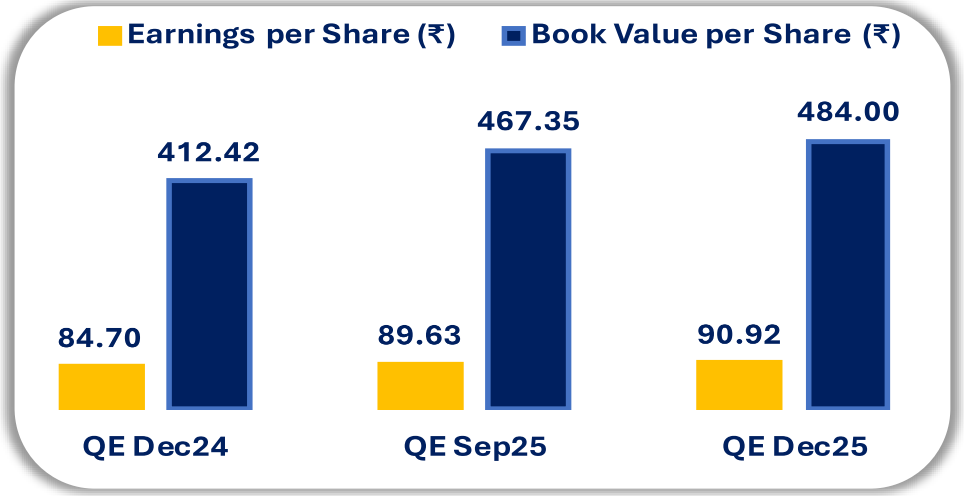
Performance Ratios

% Annualized









Balance Sheet

₹ in Cr

Liabilities	31.12.2024	30.09.2025	31.12.2025
Capital	1347	1347	1347
Reserves & Surplus	65411	73943	76889
Deposits	702282	776946	790923
Borrowings	32517	42206	48888
Other Liabilities & Provisions	21201	27028	28418
Total	822758	921470	946465

Assets	31.12.2024	30.09.2025	31.12.2025
Cash & Balance with RBI	27517	31912	30097
Bal. with banks & money at call	8802	26210	29397
Investments	221066	235991	235995
Advances	542117	605172	625547
Fixed Assets	7490	8722	8664
Other Assets	15767	13463	16765
Total	822758	921470	946465

Capital & Risk Management

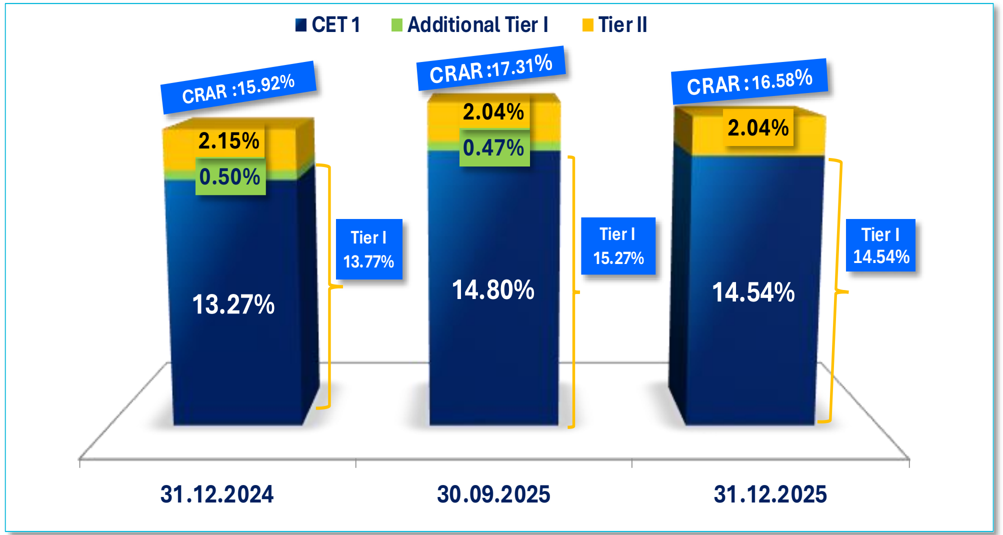
Capital & Risk Management

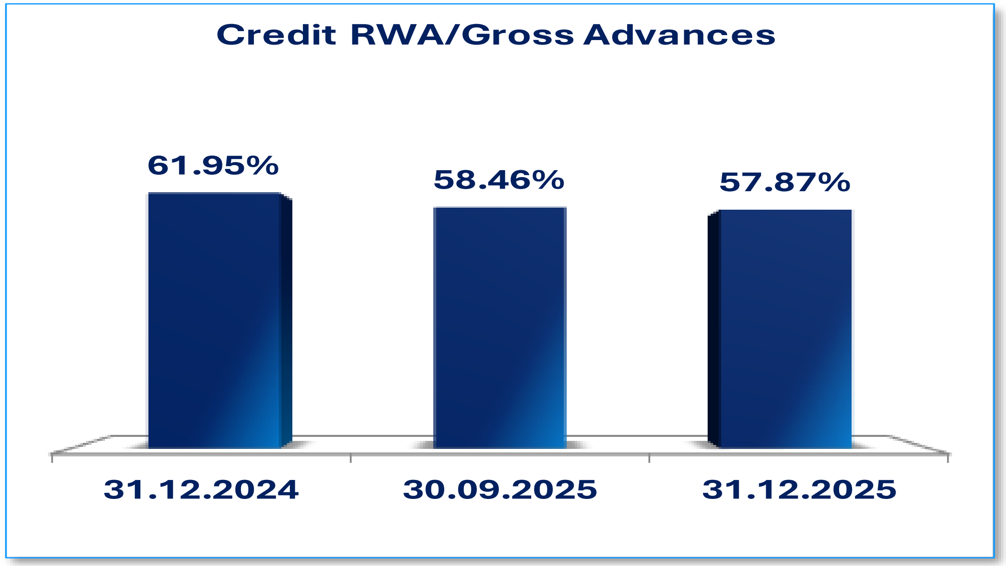
₹ in Cr

S No	Parameters	31.12.2024	30.09.2025	31.12.2025
1	Common Equity Tier I (CET 1)	53390	62905	62800
2	Additional Tier I	2000	2000	0
3	Tier II	8661	8682	8821
4	Total Capital (1+2+3)	64051	73587	71621
5	Total Risk Weighted Assets	402154	425114	431930
6	CRAR % (4/5)	15.92	17.31	16.58

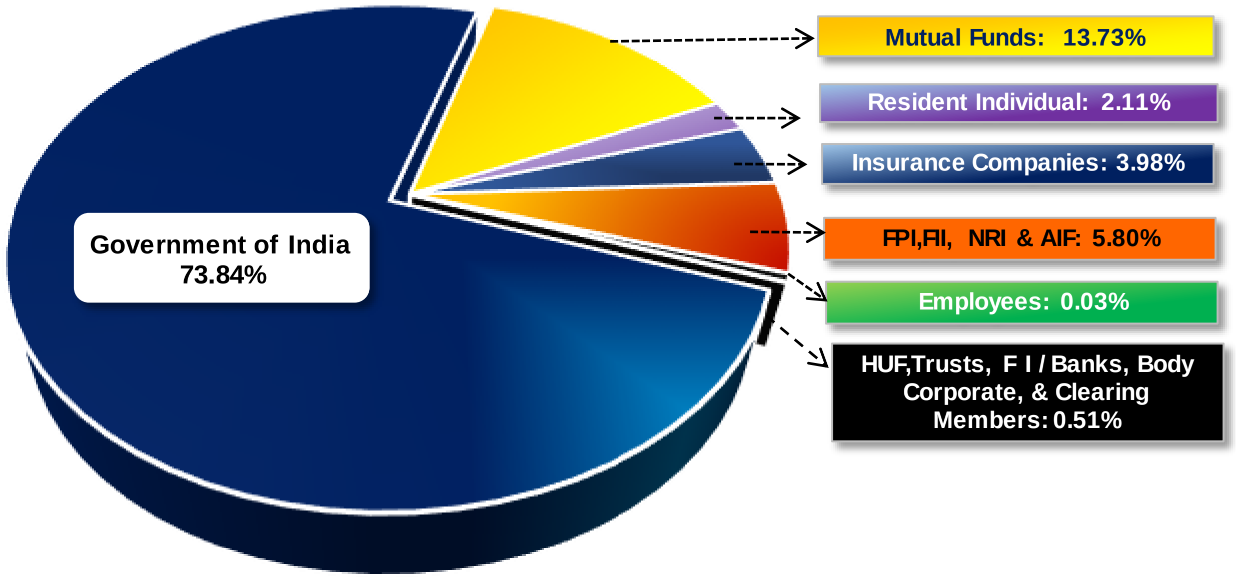
S No	Weighted Assets (RWA)	31.12.2024	30.09.2025	31.12.2025
1	Credit	346416	362636	369706
	Density	*61.95%*	*58.46%*	*57.87%*
	Of which			
	Retail	69825	77268	79691
	Density	*60.77%*	*59.21%*	58.51%
	Agriculture	37512	38034	37465
	Density	*28.89%*	*26.01%*	25.06%
	MSME	59809	68516	73187
	Density	*66.45%*	*69.24%*	69.85%
2	Market	8265	8727	8473
	*Density**	*72.73%*	*67.09%*	*60.65%*
3	Operational	47473	53751	53751
	Density	--	--	--

**Market RWA/Trading Book*





Shareholding Pattern



Shareholding Pattern	%
Government of India	73.84%
Public & Others	26.16%
Total	100%

Ratings

Domestic					
Rating Agency	Issuer Rating	AT 1	Tier 2	Infrastructure Bond	Certificate of Deposit
CRISIL	-	AA+/ Stable	AAA/ Stable	AAA/ Stable	A1+
CARE	AAA/ Stable	AA+/ Stable	AAA/ Stable	AAA/ Stable	-

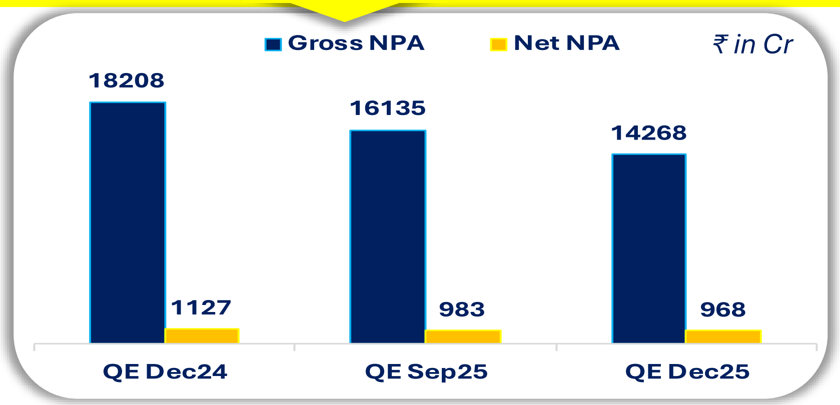
International	
Rating Agency	Issuer Rating
S&P Global Ratings	BBB / Stable / A-2

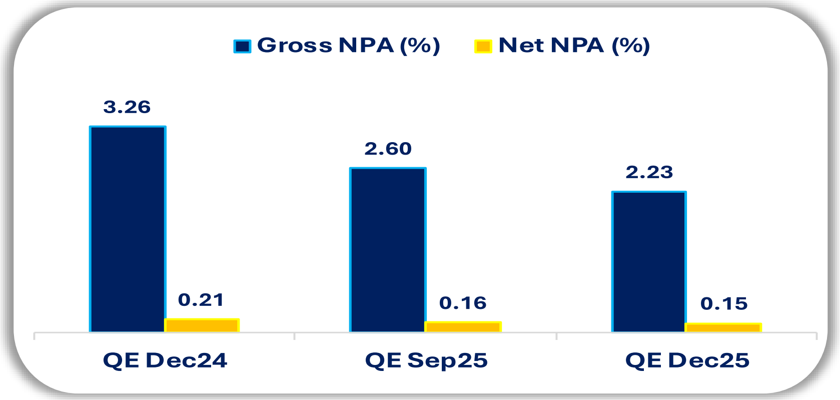
Asset Quality

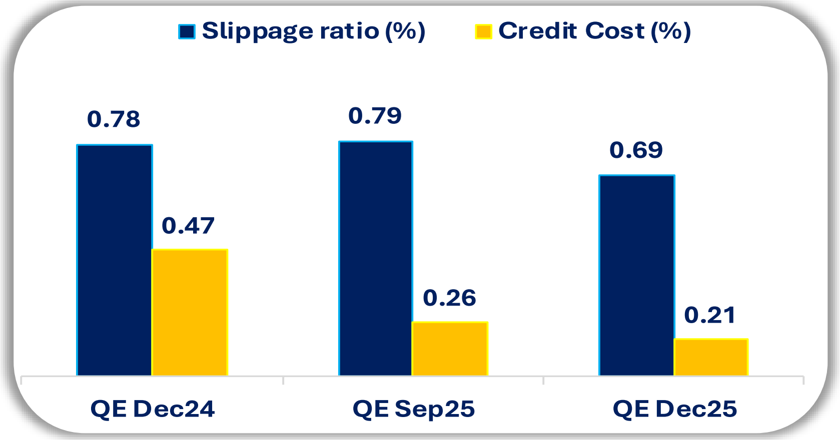
Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.03.2025
1	**Gross NPA opening balance**	**19148**	**18067**	**16135**	**21106**	**18179**	**21106**
	Additions :						
	Fresh Slippages	1004	1132	997	4289	3464	5683
	To old NPAs / Others	12	24	10	66	74	104
2	**Sub-Total of Additions**	**1016**	**1156**	**1007**	**4355**	**3537**	**5786**
	Reductions:						
	Cash Recovery & Upgradation	823	894	686	3198	2625	3839
	Technical Write off	946	2004	2001	3615	4303	4170
	Normal Write off	187	190	187	440	520	705
	Exchange difference	0	0	0	0	0	0
3	**Sub-Total of Reductions**	**1956**	**3088**	**2874**	**7253**	**7448**	**8714**
4	**Gross NPA closing Balance (1+2-3)**	**18208**	**16135**	**14268**	**18208**	**14268**	**18179**
	Gross NPA%	**3.26**	**2.60**	**2.23**	**3.26**	**2.23**	**3.09**
5	Provisions	16906	14971	13124	16906	13124	16883
6	Others (Interest Realisable,etc.)	176	181	177	176	177	186
7	**Net NPA [4-(5+6)]**	**1127**	**983**	**968**	**1127**	**968**	**1110**
	Net NPA%	**0.21**	**0.16**	**0.15**	**0.21**	**0.15**	**0.19**
	AUC Recovery & Upgradation	**881**	**551**	**584**	**2118**	**1851**	**3019**
	MOI Recovery	**207**	**196**	**184**	**553**	**676**	**792**
	Total Recovery (Cash +Upgradation)	**1911**	**1641**	**1453**	**5869**	**5153**	**7651**
	PCR % (including Technical Writeoff)	**98.09**	**98.28**	**98.28**	**98.09**	**98.28**	**98.10**
	PCR % (excluding Technical Writeoff)	**93.81**	**93.91**	**93.22**	**93.81**	**93.22**	**93.90**
	Slippage Ratio % (Annualised)	**0.78**	**0.79**	**0.69**	**1.11**	**0.81**	**1.11**
	Credit Cost % (Annualised)	**0.47**	**0.26**	**0.21**	**0.61**	**0.25**	**0.66**



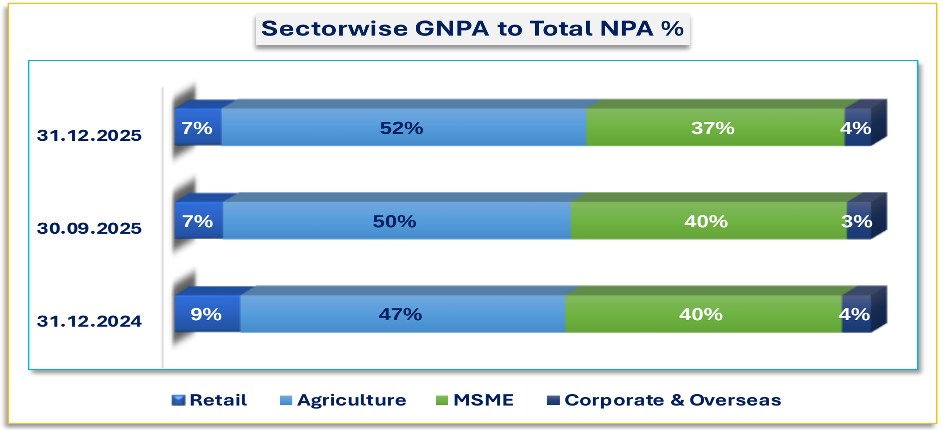




Sector wise NPA

₹ in Cr

S No	Sector	31.12.2024		30.09.2025		31.12.2025		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	**Retail Credit**	1728	1.50%	1128	0.86%	136192	957	0.70%
	Of which							
	Home Loan	*809*	*1.31%*	*587*	*0.87%*	69231	*504*	*0.73%*
	Education Loan	*403*	*8.89%*	*153*	*3.38%*	4480	*78*	*1.74%*
	Vehicle Loan	*107*	*1.00%*	*69*	*0.50%*	15540	*70*	*0.45%*
2	**Agriculture**	8588	6.61%	8138	5.57%	149496	7477	5.00%
3	**MSME**	7308	8.12%	6306	6.37%	104771	5295	5.05%
4	**Corporate & Overseas**	584	0.26%	563	0.23%	248389	539	0.22%
5	**Total (1 to 4)**	18208	3.26%	16135	2.60%	638848	14268	2.23%
	Priority	15577	8.08%	14153	6.87%	215127	12477	5.80%



Fresh Slippages

Category	Q3 FY25	Q2 FY26	Q3 FY26	NME FY25	NME FY26	FY25
Retail	140	136	67	692	465	**795**
Agriculture	527	596	569	1805	1718	**2551**
MSME	329	388	361	1546	1263	**2123**
RAM (1)	***996***	***1120***	***997***	***4043***	***3446***	***5469***
Corporate (2)	8	12	0	246	18	**214**
Total (1)+(2)	**1004**	**1132**	**997**	**4289**	**3464**	**5683**

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₹ in Cr

NCLT

Category	31.12.2025 No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1218	1218	100%
RBI List II	10	2823	2823	100%
Accounts filed by Bank	32	1210	1210	100%
Accounts filed by other Banks	221	16490	16485	99.97%
Total	269	21740	21736	99.98%

Recovery from NCLT	Q3FY25		Q2FY26		Q3FY26		FY25	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	9	32	7	136	10	305	39	330
Under Liquidation	20	39	11	5	14	33	69	156
Total	29	71	18	141	24	338	108	486

NARCL

S.No	Position of Accounts with Indian Bank as on 31.12.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	12	3828
2	Bids received from NARCL	1	62
3	Under progress with NARCL	2	818
4	Declined by NARCL/Lenders	2	50
	Total	17	4758

Invested ₹272.25 Cr (Face Value) in NARCL & ₹1.00 Cr (Face Value) in IDRCL as equity

Covid Restructuring (sector-wise)

Sector	Outstanding as on 30.09.25 (Standard)		Addition during the QE Dec'25: Addition (Interest/ Additional funding/ Fund Utilisation)	Addition during the QE Dec'25: Upgradation NPA to standard	Reduction during the QE Dec'25: Recovery	Reduction during the QE Dec'25: Fresh NPA	Outstanding as on 31.12.25 (Standard)		Recovery Percentage	Provision
	No	Amount	Amount	Amount	Amount	Amount	No	Amount	%	Amount
Retail	19660	3401	0	37	97	35	19313	3306	96.65%	1058
Agriculture	900	83	0	0	4	5	697	74	92.21%	23
MSME	3737	642	0	16	93	28	3206	537	95.54%	213
RAM Total	24297	4126	0	53	194	68	23216	3917	94.88%	1294
Corporate	6	227	0	0	13	0	6	214	97.65%	55
Total	24303	4353	0	53	207	68	23222	4131	95.98%	1349

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.12.2024				30.09.2025				31.12.2025			
	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances
Retail	148	100	248	0.22%	114	105	219	0.17%	85	67	152	0.11%
Agriculture	184	213	397	0.33%	123	199	322	0.23%	78	216	294	0.21%
MSME	1009	918	1927	2.33%	682	859	1541	1.66%	538	680	1218	1.22%
Corporate & Others	1354	3751	5105	2.28%	93	286	379	0.16%	68	3346	3414	1.38%
TOTAL	2695	4982	7677	1.41%	1013	1448	2461	0.41%	769	4309	5078	0.81%

Financial Inclusion

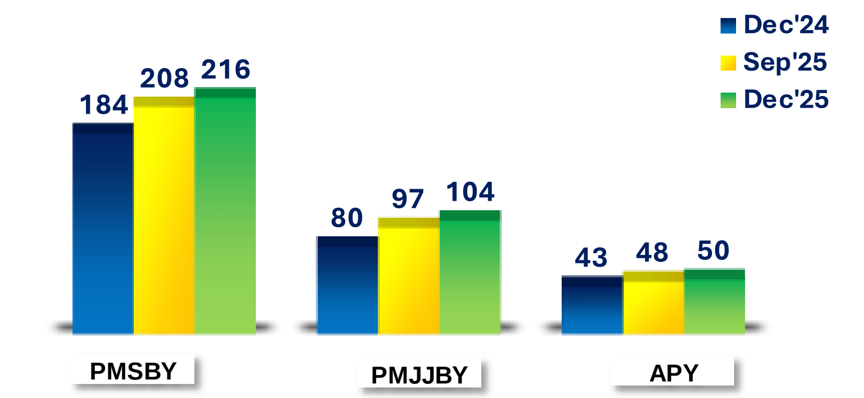
Financial Inclusion

S No	FI Parameters	Dec'24	Sep'25	Dec'25
1	BCs engaged (Nos.)	13292	15598	16247
2	PMJDY Accounts under BSBDA (No. in lakhs)	235	242	246
3	Balance in PMJDY accounts (₹ in Cr)	11310	12124	13074
4	Rupay Cards issued (No. in lakhs)	134	139	144

1. Average Balance in PMJDY account: ₹5324 (vs ₹4918 of Industry)
2. Growth in PMJDY A/Cs under BSBDA: YoY 4% (in nos.) and 16% (in balance)
3. BC network in 25 States and 5 UTs

YoY increase in Market Share (As of Dec'25)	PMJJBY	PMSBY
	3.95%	3.86%
	35 bps ↑	8 bps ↑

Number of Enrolments (in Lakhs)*

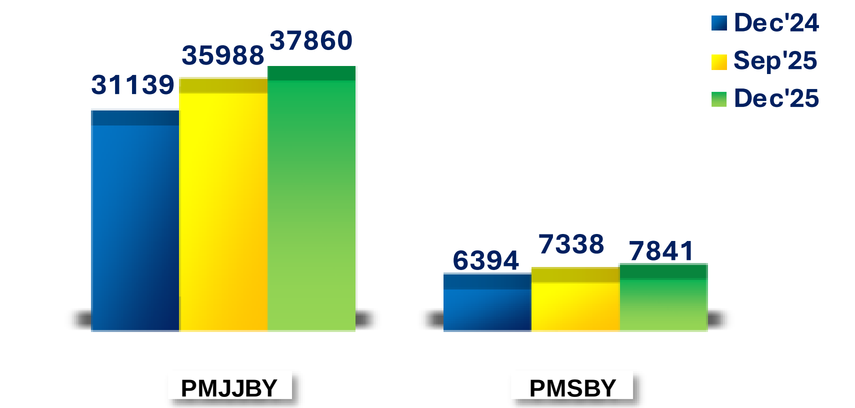


Atal Pension Yojana

01 Added 4.96 lakh fresh enrolments, during NME-FY26, with Avg. Account per Branch of 82 as against the proportionate target of 75 as on 31.12.25.

02 Registered a growth of 4% (QoQ) and 15%(YoY)

Number of claims settled*



** Number of enrolments and claims are cumulative since launch of the respective schemes*

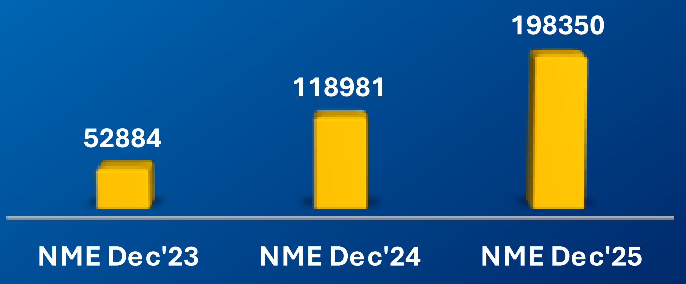
Digital Banking & Business Network

Digital Business during NME FY26 : ₹198350 Cr

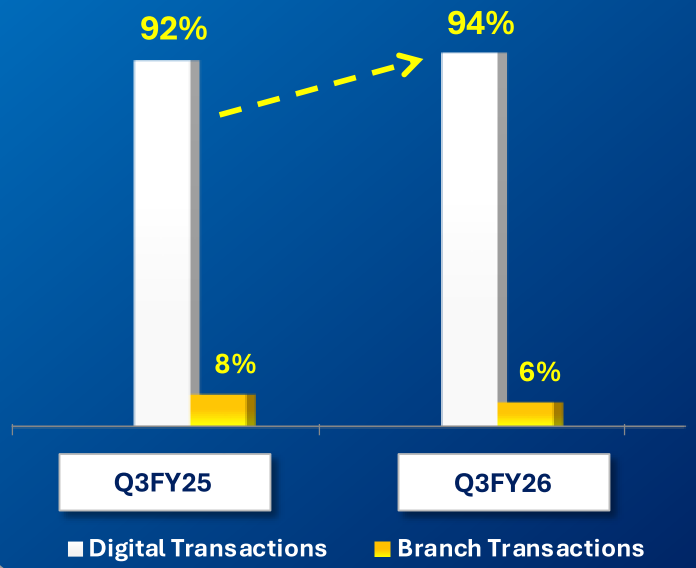
₹ in Cr

147 Digital Journeys, Utilities & Processes

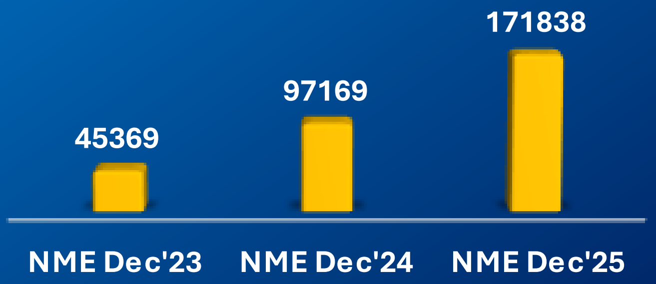
Digital Business



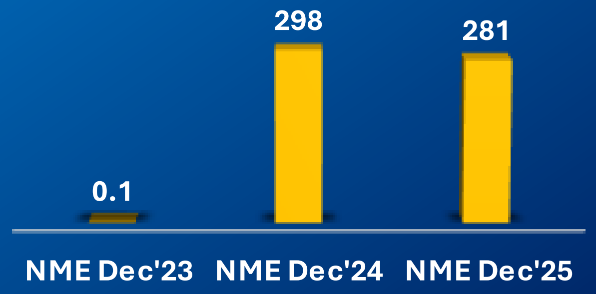
Digital Transactions vs Manual Transactions



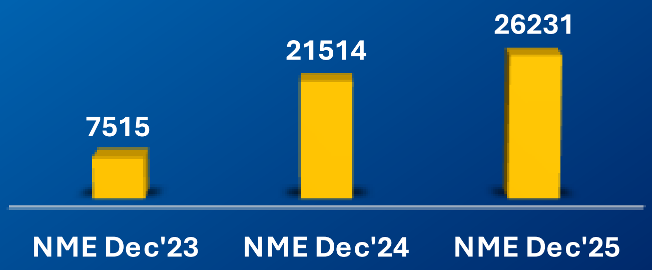
Digital Assets



Other Digital Business



Digital Liabilities



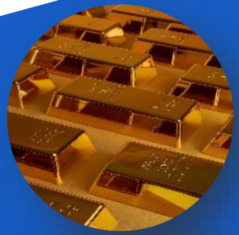
Expanding Digital Footprint – NME FY26

~1.9x YoY growth in amount of Digital Vehicle Loans

~1.2x YoY growth in amount of Digital Liability Business

~2.0x YoY growth in amount of Digital Home Loans

~1.7x YoY growth in amount of Digital Business



~1.8x YoY growth in amount of Digital Jewel Loans

~1.4x YoY growth in amount of Digital MSME Loans

~3.4x YoY growth in number of Digital Tractor Loans

Major IT Infrastructure & Digital Initiatives

Virtual Banking Experience

A new way of banking with a dedicated Digital Banking Platform for the Digitally Native

IndSMART *Biz*

- ✓ Comprehensive digital app for MSME business growth and financial management

Employee Assist

- ✓ Chatbot trained to resolve Employee queries thereby reducing TAT for customers

Next Gen Contact Centre

- ✓ Multilingual IVR in 14 languages
- ✓ Cloud & AI Based
- ✓ Video Calling assistance

Fintech Partnership

- ✓ 169 Fintech partnership to provide customized software solutions / applications and support services

Cash Management Services

- ✓ IND Cash Optima - collection & payment solution for Corporates

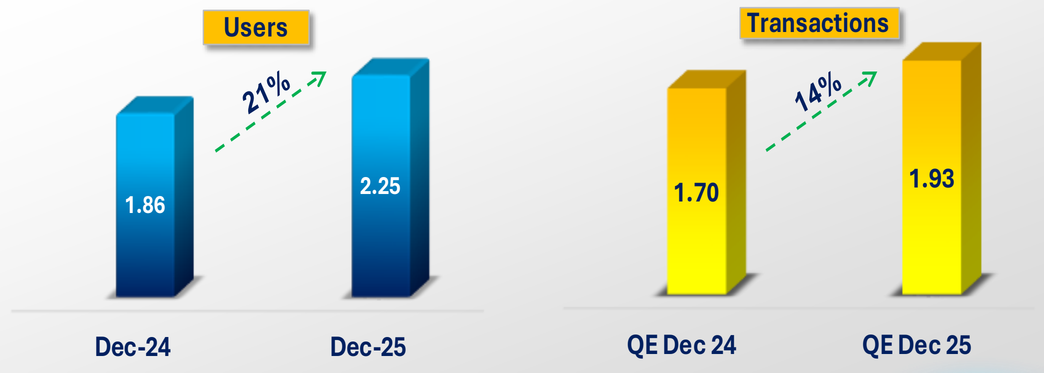
Digital Document Execution

- ✓ Integrated with NeSL-DDE for paperless documentation and of financial contracts & superior enforcement

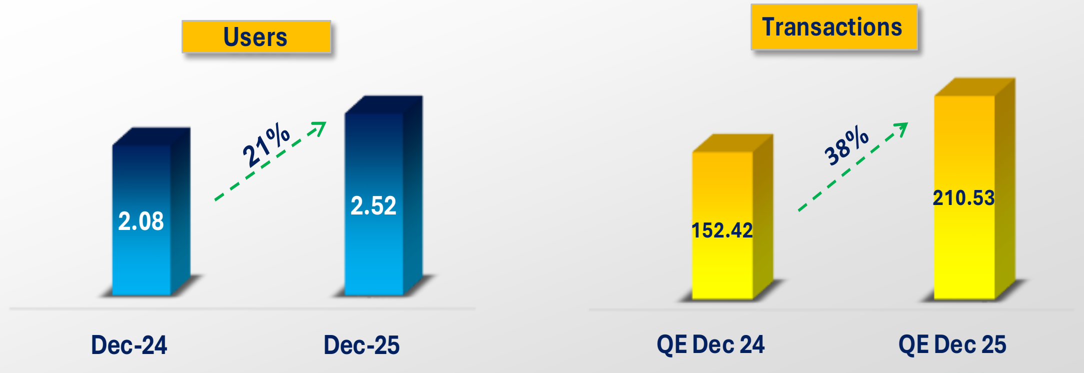
Digital Banking

In Cr

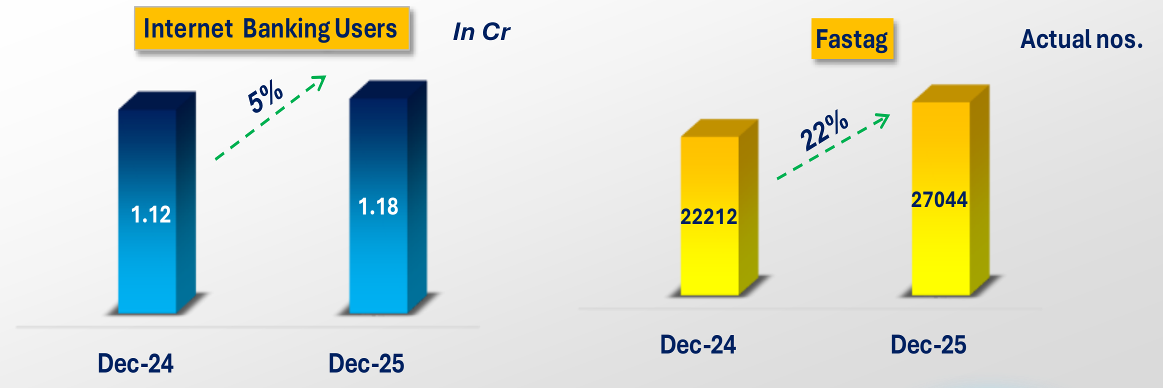
Mobile Banking



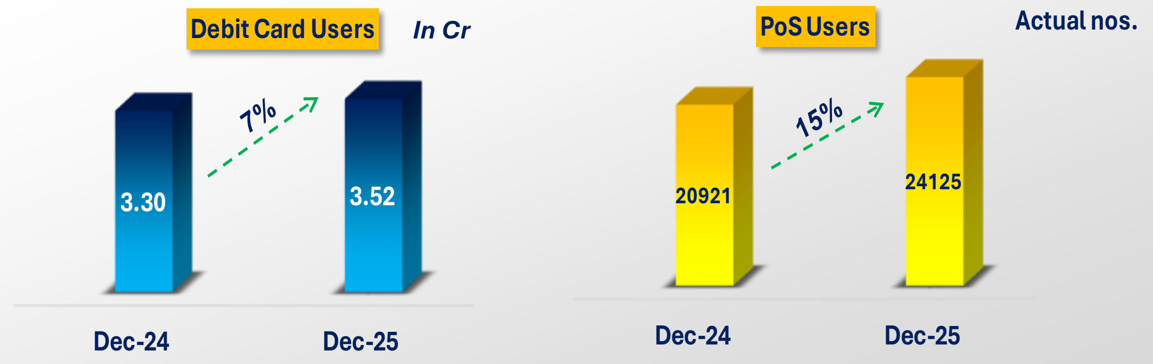
UPI



Internet Banking & Fastag

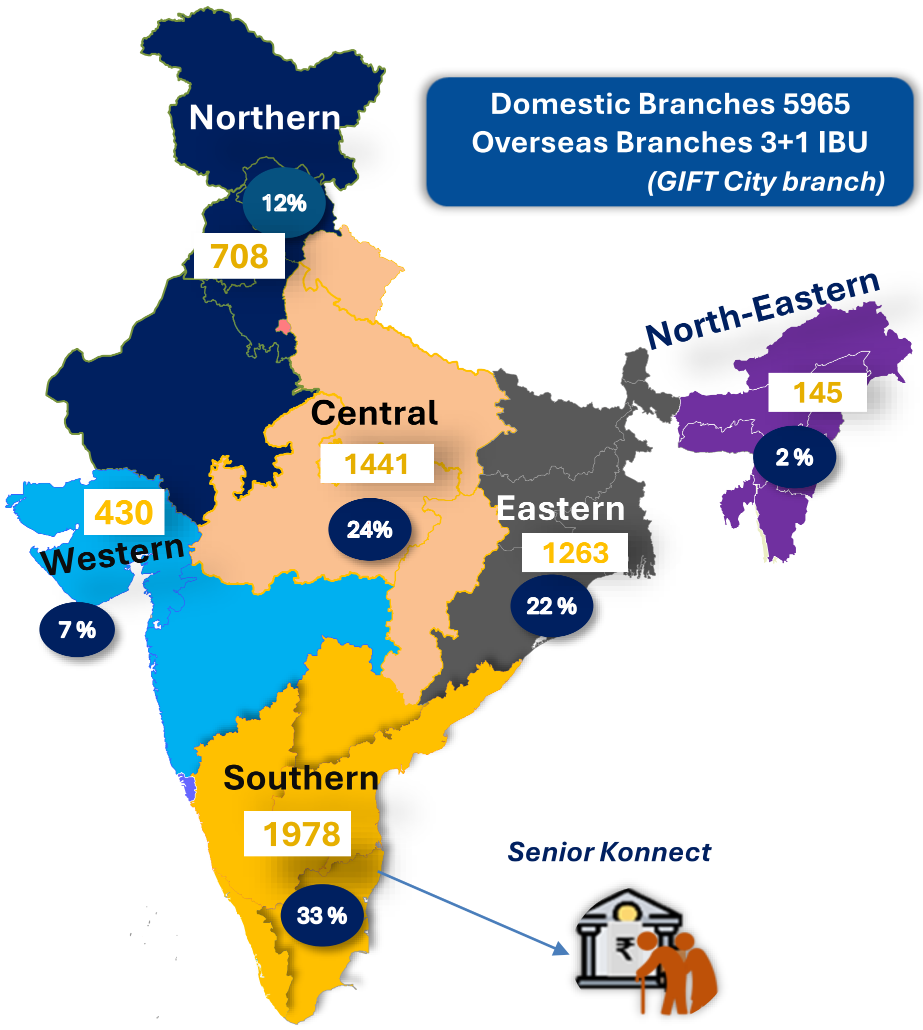


Debit Cards & PoS



Pan India Touch Points: 27,837

Domestic Branches 5965
Overseas Branches 3+1 IBU
(GIFT City branch)



Senior Konnect

31.12.2025

Population group wise (Domestic)

Rural
2001
34%

Metro
1181
20%

Semi urban
1592
26%

Urban
1191
20%

5624
ATMs & BNAs

16247
Business Correspondents

Processing Centres & Verticals

100 RACs
81 RAPCs
20 RGR Cells
59 Microsate
31 MCBs
7 LCBs
85 MAPCs
27 ABC
15 SAMV

Branches Opened:
65 upto Dec’25
(328 since amalgamation)

Branches Merged:
1 upto Dec’25
(353 since amalgamation)

Manpower Position

Domestic (As on 31.12.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	26205	18608	7597	38	29%
Clerks	12303	7824	4479	38	36%
Sub-staff	1802	1561	241	47	13%
Full Time Sweepers	205	156	49	47	24%
Total	40515	28149	12366	39	31%

HR Initiatives

APARAJITHA Program for 115 women employees returning from Maternity/ sabbatical leaves

POSH Training conducted for 108 Internal complaints committees

EmoHero Initiative launched – First line of emotional support for employees, helping to create a more connected and empathetic workplace.

Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 2 Lac participations registered.

3226 Training programs conducted upto Q3FY26 – 92111 participants (of which 33829 are unique participants)

Gold Appraisal Technique Training conducted for 1048 officers

Rashtriya Karmayogi training imparted for 19612 employees

Training Program conducted on Artificial Intelligence (AI) for 9436 officers.

ESG, Group Entities & Awards

Environmental

- Installed Lighting sensors in Corporate/Head Office Premises
- LED Light fittings installed in all Branches/ Offices for Energy Conservation
- Implemented Rainwater Harvesting System in Bank's 39 owned Premises and Installed Roof Top Solar Panels in Bank's 85 own buildings & generated 20 lakh units of electricity.
- Replaced 1481+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹12695 Cr
- Ramp/lift is provided in 4872 branches
- Climate Risk Management Policy framed & dedicated Green cell formed.
- Green Deposits : primarily deployed in Green projects

Social

- Rural Development: 39 RSETI Centres (INDSETIs) trained 28552 candidates through 921 programs during NME FY26
- 42 Financial Literacy Centres (FLCs) conducted 3942 camps during NME FY26 covering 163245 participants.
- Women empowerment:
  - Gender Diversity of the Bank: 31%
  - 58 lakh women benefitted through 5.05 lakh SHGs as on 31.12.25
  - Policy for Prevention of sexual harassment of women at workplace
- Supported differently abled children and women through Society for Rights of all Women with Disabilities by providing 40 sewing machines.
- Sponsored hearing aids and computer systems to Little Flower Convent Higher Sec. School for the Deaf at Chennai.
- Sponsored six e-vehicles for sewage transportation to Greater Chennai Corporation

Governance

- Bank has ranked 4th among PSBs in Dec'25 based on Grievance Redressal Assessment and Index Score.
- Well defined policies and SOPs
- Corporate Governance Policy for transparent and responsible decision-making
- Effective Data Governance Policy to protect the integrity of customer data adhering to privacy standards.
- Well established Whistle Blower Policy to enhance transparency and accountability
- Code of Ethics to foster a culture of integrity and responsibility within the organization

Joint Venture

- Consortium of credible Public & Private Corporate entities from India and Sompo of Japan as promoter
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%
- Gross Direct Premium: ₹1599 Cr (Q3FY26)

₹ in Cr	Q3FY25	Q3FY26	YoY
Net Profit After Tax	60	57	-5%
Net worth	1620	1802	11%
Gross Direct Premium	1320	1599	21%

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹3.49 Cr (Q3FY26)

₹ in lakhs	Q3FY25	Q3FY26	YoY
Operating Profit	215.85	276.70	28%
Net Profit	114.02	187.14	64%
Stock Broking Income	356.62	349.14	-

Indbank Merchant Banking Services Ltd

Wholly Owned Subsidiary

- Incorporated on 09.02.2024
- Authorized and paid-up Capital: ₹10 Cr
- Vision: To offer comprehensive outsourcing solution for various banking operations as permitted by RBI.
- Offices setup across the country
- Active in garnering deposits, sourcing mortgage, vehicle loans, improving digital penetration and recovery.

Operating Profit (NME FY26) ₹230.22 lakh
Net Profit (NME FY26) ₹227.15 lakh

Indbank Global Support Services Ltd
Wholly Owned Subsidiary of Indian Bank

Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puduvai Bharathiar Grama Bank				Total			
	Nine Months Ended			FY25	Nine Months Ended			FY25	Nine Months Ended			FY25
	Dec-24	Dec-25	YoY (%)		Dec-24	Dec-25	YoY (%)		Dec-24	Dec-25	YoY (%)	
Business	50321	56546	12	*50764*	3068	3759	23	*3160*	53389	60305	13	53924
Operating Profit	682	897	32	*731*	32	61	92	*33*	714	958	34	764
Net Profit	358	546	53	*367*	24	46	92	*27*	381	592	55	394
Gross NPA %	0.81	0.64	(17 bps)	*0.79*	1.01	0.71	(30 bps)	*0.95*	-	-	-	-
Net NPA %	0	0	-	*0*	0	0	-	*0*	-	-	-	-
CRAR %	13.63	13.69	6 bps	*13.70*	10.50	10.88	38 bps	*10.11*	-	-	-	-
No. of branches	669	685	-	*675*	47	48	-	*47*	716	733	-	722

Audited

தமிழ்நாடு கிராம வங்கி
TAMIL NADU GRAMA BANK
(A Government owned Bank Sponsored by Indian Bank)

PUDUVAI BHARATHIAR GRAMA BANK
PBGB

Bank won Prestigious SKOCH Golden Award for IB SAATHI & SKOCH Silver Award for Security Operations

CEO of the Year at TN Business Leader of the Year – Industry wise Awards 2025

VMware – India Cloud Leader Award 2025

Red Hat APAC Innovation Award 2025

for Cloud Native Development

Bank has received Narakas Rajbhasha Samman" (Third Prize - Region "C") from the Department of Official Language, Ministry of Home Affairs, GoI

Bank has received Special Mention under Best IT Risk Management & Best Technology Bank at IBA's 21st Annual Banking Technology Conference 2024-25

Executive of the Year
– Shri Brajesh Kumar Singh
Chief General Manager of the Year
– Shri Sudhir Kumar Gupta
Awards at UP Banking Leadership Summit & Awards 2025

Disclaimer

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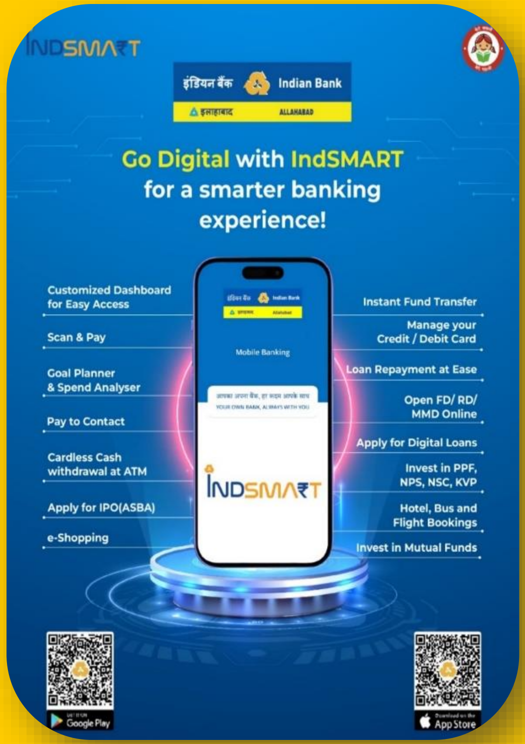
Certain forward-looking statements in these slides involve several risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to, our ability to successfully 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 Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

THANK YOU



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