इंडियन बैंक Indian Bank

Audited Consolidated Financial Results for Quarter/Year ended 31st March 2026

(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Reviewed)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	**Interest earned (a) +(b) + (c) +(d)**	**17488.50**	**17 102.21**	**15 859.63**	**67 504.09**	**62 039.43**
	(a) Interest/ discount on advances/ bills	12702.39	12 448.98	11 456.75	48 853.54	44 856.39
	(b) Income on investments	4111.92	4 005.60	3 905.75	16 116.88	15 347.78
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	439.16	390.49	388.39	1 652.53	1 589.50
	(d) Others	235.03	257.14	108.74	881.14	245.76
2	**Other Income**	**2772.73**	**2 792.57**	**2 934.73**	**10 828.61**	**10 011.45**
3	**Total Income (1 + 2)**	**20261.23**	**19 894.78**	**18 794.36**	**78 332.70**	**72 050.88**
4	**Interest Expended**	**10371.96**	**10 202.90**	**9 467.06**	**40 538.66**	**36 826.25**
5	**Operating Expenses (a) + (b)**	**4583.46**	**4 635.39**	**4 303.18**	**17 777.86**	**16 123.15**
	(a) Employees cost	2741.12	2 813.61	2 734.24	10 880.32	9 974.61
	(b) Other Operating expenses	1842.34	1 821.78	1 568.94	6 897.54	6 148.54
6	**Total Expenditure (4+5) (excluding provisions and contingencies)**	**14955.42**	**14 838.29**	**13 770.24**	**58 316.52**	**52 949.40**
7	**Operating Profit (3-6) (Profit before Provisions and Contingencies)**	**5305.81**	**5 056.49**	**5 024.12**	**20 016.18**	**19 101.48**
8	**Provisions (other than tax) and Contingencies**	**1228.00**	**857.11**	**794.31**	**3 514.64**	**4 214.10**
	of which provisions for Non-Performing Assets	747.69	315.47	1 099.75	1 832.61	3 444.03
9	Exceptional items**	0.00	0.00	0.00	(766.59)	0.00
10	**Profit from ordinary activities before tax (7-8+9)**	**4077.81**	**4 199.38**	**4 229.81**	**15 734.95**	**14 887.38**
11	**Provision for Taxes (Tax Expenses / (Reversal))**	**962.61**	**1 113.22**	**1 268.42**	**4 274.55**	**3 892.51**
12	**Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)**	**3115.20**	**3 086.16**	**2 961.39**	**11 460.40**	**10 994.87**
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14	**Net Profit for the period and before Minority Interest (12-13)**	**3115.20**	**3 086.16**	**2 961.39**	**11 460.40**	**10 994.87**
15	Share of earning in Associates (RRBs)	58.35	61.34	20.64	246.37	269.52
16	Minority Interest	0.50	0.62	0.39	2.49	2.92
17	**Net Profit for the period (after Minority Interest) (14+15-16)**	**3173.05**	**3 146.88**	**2 981.64**	**11 704.28**	**11 261.47**
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	71 628.40	62 965.17	62 965.17	71 628.40	62 965.17

INDIAN BANK Accounts Department CHENNAI-600 014

G BALU ASSOCIATES LLP CHENNAI Chartered Accountants

DASS GUPTA & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI

ARUN K.AGARWAL & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI

S.P.A.R.K & Associates Chartered Accountants LLP Chartered Accountants Indore

BHATIA & BHATIA CHARTERED ACCOUNTANTS NEW DELHI

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20	**Analytical Ratios**					
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	18.17%	16.76%	18.33%	18.17%	18.33%
	(a) Common Equity Tier (CET) 1 Ratio	16.64%	14.73%	15.75%	16.64%	15.75%
	(b) Additional Tier 1 Ratio	0.00%	0.00%	0.49%	0.00%	0.49%
	(iii) Earnings Per Share (Face Value of each share - Rs.10/-)					
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year	*23.56	*23.36	*22.14	86.89	83.61
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*23.56	*23.36	*22.14	86.89	83.61
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	13 190.02	14 268.38	18 178.86	13 190.02	18 178.86
	(b) Amount of net non-performing assets	964.88	967.55	1 109.56	964.88	1 109.56
	(c) % of Gross NPAs	1.98	2.23	3.09	1.98	3.09
	(d) % of Net NPAs	0.15	0.15	0.19	0.15	0.19
	(v) Return on Assets (average) (annualised %)	1.31	1.34	1.40	1.25	1.35

* Not annualised

** Refer Note No. 6

Note: Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.

Saket Saurav Asst. General Manager	K Anbumani Asst. General Manager	Santanu Bal Dy. General Manager	Sunil Jain General Manager - CFO
Mini T M **Executive Director**	**Brajesh Kumar Singh** **Executive Director**	**Shiv Bajrang Singh** **Executive Director**	**Ashutosh Choudhury** **Executive Director**

- On Tour -

Binod Kumar
Managing Director & CEO

Place : Chennai
Date :29.04.2026

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