इंडियन बैंक Indian Bank

Audited Standalone Financial Results for the 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)**	**17 480.39**	**17 097.67**	**15 855.89**	**67 450.71**	**62 002.16**
	(a) Interest/ discount on advances/ bills	12 702.39	12 448.98	11 456.75	48 853.54	44 856.39
	(b) Income on investments	4 105.08	4 002.23	3 903.52	16 068.25	15 315.39
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	438.17	389.71	387.02	1 648.78	1 585.43
	(d) Others	234.75	256.75	108.60	880.14	244.95
2	**Other Income**	**2 499.68**	**2 565.67**	**2 743.27**	**9 990.58**	**9 223.48**
3	**Total Income (1+2)**	**19 980.07**	**19 663.34**	**18 599.16**	**77 441.29**	**71 225.64**
4	**Interest Expended**	**10 370.88**	**10 202.08**	**9 466.55**	**40 535.79**	**36 825.79**
5	**Operating Expenses (a) + (b)**	**4 323.46**	**4 437.68**	**4 113.94**	**16 989.40**	**15 401.65**
	(a) Employees cost	2 711.65	2 785.20	2 701.31	10 760.29	9 883.98
	(b) Other Operating expenses	1 611.81	1 652.48	1 412.63	6 229.11	5 517.67
6	**Total Expenditure (4+5) (excluding provisions and contingencies)**	**14 694.34**	**14 639.76**	**13 580.49**	**57 525.19**	**52 227.44**
7	**Operating Profit (3-6) (Profit before Provisions and Contingencies)**	**5 285.73**	**5 023.58**	**5 018.67**	**19 916.10**	**18 998.20**
8	**Provisions (other than tax) and Contingencies**	**1 225.76**	**857.02**	**794.60**	**3 512.38**	**4 211.27**
	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	0.00	0.00
10	**Profit from ordinary activities before tax (7-8-9)**	**4 059.97**	**4 166.56**	**4 224.07**	**16 403.72**	**14 786.93**
11	**Provision for Taxes (Tax expenses/ (reversal))**	**956.84**	**1 105.08**	**1 268.00**	**4 248.07**	**3 868.64**
12	**Net Profit from Ordinary Activities after tax (10-11)**	**3 103.13**	**3 061.48**	**2 956.07**	**12 155.65**	**10 918.29**
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14	**Net Profit for the period (12-13)**	**3 103.13**	**3 061.48**	**2 956.07**	**12 155.65**	**10 918.29**
15	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
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	69 876.76	60 762.20	60 762.20	69 876.76	60 762.20
17	**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)	17.93%	16.58%	17.94%	17.93%	17.94%
	(a) Common Equity Tier (CET) 1 Ratio	16.40%	14.54%	15.36%	16.40%	15.36%
	(b) Additional Tier 1 Ratio	0.00%	0.00%	0.49%	0.00%	0.49%
	(iii) Earnings Per Share (Rs.) (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	*23.04	*22.73	*21.95	90.24	81.06
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*23.04	*22.73	*21.95	90.24	81.06

INDIAN BANK Accounts Department CHENNAI-600 014

G BALU ASSOCIATES LLP CHENNAI Chartered Accountants

DASS GUPTA & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI

ARUN KAGARWAL & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI

S PARK & Associates Chartered Accountants LLP Chartered Accountants Indore

BHATIA & BHATIA CHARTERED ACCOUNTANTS NEW DELHI

इंडियन बैंक Indian Bank

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(Rs. in crores)

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	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	13 190.02	14 268.38	18 178.86	13190.02	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 %)	1.28	1.30	1.37	1.31	1.32
	(vi) Debt Equity Ratio **	0.34	0.28	0.44	0.34	0.44
	(vii) Total Debt to Total Assets (%) ***	4.73	5.17	4.75	4.73	4.75
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
	(ix) Outstanding Reedemable Preference Shares	NIL	NIL	NIL	NIL	NIL
	(x) Networth	65 627.59	65 192.93	57 028.96	65 627.59	57 028.96
	(xi) Operating Profit Margin (%)	26.46	25.55	26.98	25.72	26.67
	(xii) Net Profit Margin (%)	15.53	15.57	15.89	15.70	15.33

* Not annualised

** Debt represents borrowing with residual maturity of more than one year

*** Total Debt represents total borrowings of the Bank

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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