



## PRESS RELEASE

### FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MAR 2025

#### PROFITABILITY

(QUARTER ENDED 31.03.2025 OVER 31.03.2024 & 31.12.2024)

### IOB hits historic high: Quarterly profit Crosses Rs 1000 Cr mark registering Y-o-Y growth of 30.07 %

- ❖ **Net Profit** increased to ₹1,051 Crore for the Q4FY25 from ₹808 Crore for the Q4FY24, registering a growth of ₹243 Crore at 30.07% Y-o-Y basis. The same is increased by 20.25 % on a Q-o-Q sequential basis.
- ❖ **Operating Profit** increased to ₹2,618 Crore for Q4FY25 from ₹1,961 Crore for Q4FY24, registering a growth of ₹657 Crore at 33.50% Y-o-Y basis. The same is increased by 15.53 % on a Q-o-Q sequential basis.
- ❖ **Net Interest Income (NII)** increased by 13.03% to ₹3,123 Crore for Q4FY25 from ₹2,763 Crore for Q4FY24. The same is increased by 11.98 % on a Q-o-Q sequential basis.
- ❖ **Cost to Income Ratio** improved to 44.35% for Q4FY25 as against 62.58% for Q4FY24. The same was 44.55 % for the quarter ended 31.12.2024.
- ❖ **Return on Assets (ROA)** improved to 1.12 % for Q4FY25 as against 0.94% for Q4FY24.
- ❖ **Return on Equity (ROE)** improved to 19.53% for Q4FY25 as against 18.50% for Q4FY24.
- ❖ **Net interest Margin (NIM)- Domestic** improved to 3.77 % for Q4FY25 as against 3.73 % for Q4FY24. The same was 3.47 % as on 31.12.2024
- ❖ **Net interest Margin (NIM)- Global** improved to 3.58 % for Q4FY25 as against 3.53 % for Q4FY24. The same was 3.33 % as on 31.12.2024

## PROFITABILITY

(YEAR ENDED 31.03.2025 OVER 31.03.2024)

- ❖ **Net Profit** increased by 25.56 % to ₹3,335 Crore for the year ended 31.03.2025 as against ₹2,656 crore for the year ended 31.03.2024.
- ❖ **Operating Profit** has shown a growth of 28.44 % to ₹8,688 crore for the year ended 31.03.2025 as against ₹ 6,764 crore for the year ended 31.03.2024.
- ❖ **Net Interest Income (NII)** increased by 10.79 % on Y-o-Y basis to ₹ 10,890 crore for the year ended 31.03.2025 as against ₹ 9,829 crore for the year ended 31.03.2024
- ❖ **Cost to Income Ratio** improved at 47.14 % for the year ended 31.03.2025 as against 56.32 % for the year ended 31.03.2024.
- ❖ **Return on Assets (ROA)** improved to 0.92 % for the year ended 31.03.2025 against 0.81 % for the year ended 31.03.2024.
- ❖ **Return on Equity (ROE)** stood at 16.28 % for the year ended 31.03.2025.

## BUSINESS HIGHLIGHTS

(QUARTER ENDED 31.03.2025 OVER 31.03.2024 & 31.12.2024)

- ❖ **Total Business of the Bank**, stood at ₹ 5,61,958 crores as on March 31, 2025, as against ₹ 5,04,923 crores, registering growth of ₹ 57,035 crores (11.30%) on YoY basis. The same is increased by 3.54 % on a Q-o-Q sequential basis
- ❖ **Total Deposits** have increased by ₹ 26,034 crores and stood at ₹ 3,11,938 crores as on March 31, 2025, as compared to ₹ 2,85,905 crores as at the end of March 31, 2024, registering growth of 9.11 % on YoY basis. The same is increased by 2.23 % on a Q-o-Q sequential basis
- ❖ **Gross Advances** increased by 31,001 crores (14.15%) on YoY basis and stood at ₹ 2,50,019 crores as on March 31, 2025, as against ₹ 2,19,018 crores as on March 31, 2024. The same is increased by 5.21 % on a Q-o-Q sequential basis
- ❖ **CASA** deposits increased to ₹1,36,161 Crore from ₹1,25,508 Crore, reflecting Y-o-Y growth of 8.49% basis. The same is increased by 2.89 % on a Q-o-Q sequential basis
- ❖ **CASA Ratio** stood at 43.65% for the quarter ended 31.03.2025.
- ❖ **Credit to Deposit (CD) Ratio** stood at 80.15% for the quarter ended 31.03.2025

## ASSET QUALITY

(As on 31.03.2025)

- ❖ **Gross Non-Performing Assets (GNPA) ratio** stood at 2.14 % as on 31.03.2025 against 3.10 % as on 31.03.2024 reduced by 96 bps. The same is reduced by 41 bps on a Q-o-Q sequential basis.
- ❖ **Net NPA ratio** stood at 0.37 % as on 31.03.2025 against 0.57 % as on 31.03.2024. reduced by 20 bps. The same is reduced by 5 bps on a Q-o-Q sequential basis.
- ❖ **Provision Coverage ratio** improved to 97.30 % as on 31.03.2025 as against 96.85 % as on 31.03.2024. The same was 97.07 % as on 31.12.2024.

## RECOVERY

- ❖ **Total Recovery** for the quarter ended 31.03.2025 stood at ₹992 Crore and for the year (12 months) stood at ₹4,014 Crore
- ❖ **Recovery from the written off accounts (technical write off & set off)** for the quarter ended 31.03.2025 is ₹530 Crore and for the year (12 months) stood at ₹2,689 Crore

## CAPITAL ADEQUACY

- ❖ **BASEL III Capital Adequacy Ratio (CRAR)** stood at 19.74% as of 31.03.2025, out of which CET1 is 17.13% and Tier-II is 2.61%.

## AWARDS, ACCOLADES & INITIATIVES

- ❖ Indian Overseas Bank has secured 5 prestigious Citations at the IBA Banking Technology Awards 2025 for the 2nd consecutive year.
- ❖ Indian Overseas Bank is proud to receive the Best Supporting Bank Award for Adi Dravidar Welfare, at TN Beat Expo 2025 (Jan 25-26)
- ❖ Indian Overseas Bank signed an MoU with B.S. Abdur Rahman Crescent Institute for launching a Cybersecurity Hackathon, with E&Y as the knowledge partner
- ❖ IOB introduced an ESG mascot named "Mr. Harit" to raise awareness about environmental sustainability among its stakeholders.

- ❖ IOB signs MoU with Indian Green Building Council (IGBC). Through this MOU, IOB gain access to database of projects which are green building certified and energy efficient
- ❖ IOB joins Partnership for Carbon Accounting Financials (PCAF). PCAF is a global partnership of financial institutions that collaboratively develop and implement a harmonized approach to assess and disclose greenhouse gas (GHG) emissions associated with loans and investments

### **BRANCH NETWORK AS ON 31.03.2025**

- ❖ Bank is having pan India presence with total 16,967 Touch Points, with network of 3335 branches, 3497 ATMs and 10,135 BC Points as on March 31st, 2025. Out of the total branches, Bank has 1940 (58%) branches in rural & semi-urban areas. During the year, Bank has opened 101 new branches across the country.

## KEY SUMMARY OF 31.03.2025 RESULTS

IOB PERFORMANCE IN MARCH '2025					
Amt. in Crore					
PARAMETERS (EXCL TWO)	FOR THE QUARTER			Y-o-Y	Q-o-Q
	Mar-24	Dec-24	Mar-25	(%)	(%)
NET PROFIT	808	874	1051	↑ 30.07	↑ 20.25
OPERATING PROFIT	1961	2266	2618	↑ 33.50	↑ 15.53
NET INTEREST INCOME (NII)	2763	2789	3123	↑ 13.03	↑ 11.98
GROSS NPA %	3.10%	2.55%	2.14%	↓ -96 bps	↓ -41 bps
NET NPA %	0.57%	0.42%	0.37%	↓ -20 bps	↓ -5 bps
PCR %	96.85%	97.07%	97.30%	↑ 45 bps	↑ 23 bps
CASA DEPOSIT	125508	132338	136161	↑ 8.49	↑ 2.89
CASA RATIO	43.90%	43.37%	43.65%	↓ -25 bps	↑ 28 bps
RETAIL TERM DEPOSIT	142630	150587	155846	↑ 9.27	↑ 3.49
TOTAL DEPOSIT	285905	305121	311938	↑ 9.11	↑ 2.23
TOTAL ADVANCES	219018	237632	250019	↑ 14.15	↑ 5.21
TOTAL BUSINESS	504923	542753	561958	↑ 11.30	↑ 3.54
C-D RATIO	76.61%	77.88%	80.15%	↑ 354 bps	↑ 227 bps
NET INTEREST MARGIN (NIM)	3.53%	3.33%	3.58%	↑ 5 bps	↑ 25 bps
COST TO INCOME RATIO	62.58%	44.55%	44.35%	↓ -1823 bps	↓ -20 bps
RETURN ON ASSET (ROA)	0.94%	0.93%	1.12%	↑ 18 bps	↑ 19 bps
RETURN ON EQUITY (ROE)	18.50%	17.86%	19.53%	↑ 103 bps	↑ 167 bps
CRAR %	17.28%	16.97%	19.74%	↑ 246 bps	↑ 277 bps