

October 23, 2026

**National Stock Exchange of India Limited (Symbol: INDUSINDBK)
BSE Limited (Scrip Code: 532187)
Luxembourg Stock Exchange**

Madam / Dear Sir,

Sub.: Press Release – Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026

Ref.: Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find enclosed herewith the copy of the Press Release titled as 'INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026' dated October 23, 2026.

This intimation is also being uploaded on the Bank's website at www.indusind.bank.in.

We request you to take the information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

ANAND
KUMAR
DAS

Digitally signed
by ANAND
KUMAR DAS
Date: 2026.10.23
16:20:13 +05'30'

**Anand Kumar Das
Company Secretary**

Encl.: a/a



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CIN: L65191PN1994PLC076333

PRESS RELEASE

INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

Q2 FY 2026-27 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q2 FY27 is at ₹4,569 crores as compared to ₹4,409 crores in Q2 FY26
- NIM at 3.23% for Q2 FY27 as compared to 3.32% for Q2 FY26
- Net profit for Q2 FY27 is ₹1,242 crores as compared to Net Loss of ₹437 crores for Q2 FY26
- Net worth at ₹65,985 crores in Q2 FY27 as compared to ₹62,524 crores in Q2 FY26
- Deposits at ₹4,28,832 crores in Q2 FY27 from ₹3,89,600 crores in Q2 FY26
- Gross NPA and Net NPA ratios at 2.73% and 0.83% compared to 3.60% and 1.04% in Q2 FY26
- PCR at 70.19% as in Q2 FY2027 from 71.81 % in Q2FY26
- CRAR as on September 30, 2026, at 16.59 % as compared to 17.10% September 30,2025
- The Bank has healthy liquidity position with LCR of 127% average for Q2 FY27 against 132% for Q2 FY26

The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter/half year ended September 30, 2026, at their meeting held in Mumbai on Friday, October 23, 2026.

CONSOLIDATED FINANCIAL RESULTS

The Bank's financial results include the financial results of its wholly owned subsidiary, Bharat Financial Inclusion Limited (BFIL), a business correspondent (BC) of the Bank involved in originating small ticket loans for the Bank and IndusInd Marketing and Financial Services Private Limited (IMFS), an associate of the Bank.

Profit & Loss Account for the Quarter ended September 30, 2026

Net profit at ₹1,242 crores for Q2 FY27 up by 51% QoQ against normalized profit of ₹824 crores for Q1 FY 27

Net Interest Income for the Q2 FY27 at ₹4,569 crores as compared to Q2 FY26 at ₹4,409 crores.

Fee and other income for the Q2 FY27 at ₹2,248 crores as compared to Q2 FY26 at ₹1,651 crores.

Yield on Assets stands at 8.35% for the quarter ended September 30, 2026, as against 8.75% for the corresponding quarter of previous year. Cost of Fund stands at 5.11% as against 5.43% for corresponding quarter of previous year.

Net Revenue for Q2 FY27 at ₹6,817 crores as compared to ₹ 6,060 crores for the corresponding Q2 FY26.

Operating expenses for the Q2 FY27 at ₹3,943 crores as against ₹4,013 crores for the corresponding Q2 FY26.

Pre-Provision Operating Profit (PPOP) at ₹2,874 crores for Q2 FY27 as against Profit of ₹2,047 crores for corresponding Q2 FY26

Profit & Loss Account for half year ended September 30, 2026

Net Interest Income for the half year ended September 30, 2026, increased to ₹9,254 crores as compared to ₹9,049 crores in corresponding previous half year.

Fee income at ₹4,034 crores for the half year ended September 30, 2026, as compared to ₹3,808 crores for the corresponding previous half year.

For the half year ended September 30, 2026, the Bank earned Total Income (Interest Income and Fee Income) of ₹27,140 crores as compared to ₹27,681 crores for the corresponding previous half year.

Operating expenses for the half year ended September 30, 2026, were ₹7,641 crores as against ₹8,243 crores for the corresponding previous half year.

Pre-Provision Operating Profit (PPOP) at ₹5,648 crores for the half year ended September 30, 2026, over the corresponding previous half year at ₹4,615 crores.

Net Profit for the half year ended September 30, 2026, was ₹2,279 crores as compared to ₹167 crores during corresponding previous half year.

Balance Sheet as of September 2026

Balance sheet footage as on September 30, 2026, was ₹5,80,148 crores as against ₹5,27,490 crores as on September 30, 2025.

Deposits as on September 30, 2026 were ₹4,28,832 crores as against ₹ 3,89,600 crores, as on September 30, 2025. CASA deposits at ₹1,19,766 crores with Current Account deposits at ₹36,742 crores and Savings Account deposits at ₹83,024 crores. CASA deposits comprised 27.93% of total deposits as at September 30, 2026. Retail deposits as per LCR definition stand at ₹2,01,780 crores as at September 30, 2026, against ₹1,80,475 crores as on September 30, 2025.

Advances as on September 30, 2026, were ₹3,63,104 crores as against ₹ 3,25,881 crores, as on September 30, 2025.

ASSET QUALITY

Gross NPA were at 2.73% of gross advances as on September 30, 2026, as against 3.25% as on June 30, 2026. Net NPA were 0.83% of net advances as on September 30, 2026, as compared to 0.95% as on June 30, 2026.

The Provision Coverage Ratio was at 70.19 % as at September 30, 2026. Provisions and contingencies (other than tax) for the Quarter ended September 30, 2026, were ₹1,223 crores as compared to ₹ 2,631 crores for the corresponding quarter of previous year.

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines stands at 16.59 % as on September 30, 2026, as compared to 17.10% as on September 30, 2025. Tier 1 CRAR was at 15.55% as on September 30, 2026, compared to 15.88% as on September 30, 2025. Risk-Weighted Assets were at ₹4,25,746 crores as against ₹ 3,98,256 crores a year ago.

NETWORK

As of September 30, 2026, the Bank's distribution network included 3,139 branches/ Banking outlets and 2,773 onsite and offsite ATMs, as against 3,116 branches/banking outlets and 3,054 onsite and offsite ATMs as of September 30, 2025. The client base stood at approx. 42 million as on September, 2026.

OTHER UPDATE

The Bank has approved the appointment of Ms. Priyanka Sinha as Additional Director in the category of Non-Executive Independent Director on the Board of the Bank for a period of four (4) consecutive years from October 23, 2026, up to October 22, 2030, both days inclusive, in terms of the Companies Act, 2013, subject to approval of the shareholders of the Bank.

Commenting on the performance, Mr. Rajiv Anand, the MD and CEO, IndusInd Bank said:

“Despite a challenging global environment, India's macroeconomic fundamentals remained resilient supported prudent policy decisions, creating a constructive backdrop for the banking sector. Against this backdrop, Q2 reflects the growing strength of the IndusInd Bank franchise and the progress we have made in rebuilding momentum across the business. Our Q2 results demonstrate that the growth has strengthened, profitability has improved, asset quality trends remain encouraging, and our funding profile is becoming more granular and resilient. It is also encouraging to see increasing traction across our retail businesses, alongside continued improvement in our liability franchise. These outcomes reflect the work undertaken over the past year to strengthen our leadership team, enhance governance and risk standards, and invest in technology and operating capabilities. With healthy capital and liquidity, improving momentum across businesses, and a clear focus on disciplined execution, we are entering the second half with confidence and remain committed to delivering sustainable growth, stronger profitability and improved returns over time”.

ABOUT INDUSIND BANK

IndusInd Bank Limited has been redefining banking for the past 32 years and has been a force for progression and innovation, offering an elevated banking experience for its diverse range of stakeholders, including government entities, PSUs, retail customers, and large corporations. The Bank's product offerings include microfinance, personal loans, debit/credit cards, SME loans, advanced digital banking facilities, affluent and NRI banking services, vehicle financing, and innovative ESG-linked financial products.

The Bank also caters to the growing Indian diaspora with representative offices in Dubai, and Abu Dhabi. As of September 30, 2026, IndusInd Bank serves around 42 million customers through 3,139 branches/banking outlets and 2,773 ATMs, reaching 1.54 lakh villages across India. IndusInd Bank leverages technology through its 'Digital 2.0' strategy, ensuring multi-channel delivery and a robust digital infrastructure. In each of its unique offerings that include 'INDIE' – the one-stop-shop for all things digital banking; innovation and customer centricity remain at the core. IndusInd Bank holds clearing bank status for major stock exchanges BSE and NSE, settlement bank status for NCDEX, and is an empanelled banker for MCX.

RATINGS

Domestic Ratings:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds
- IND AA+ for Issuer Rating by India Ratings and Research
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research

International Rating:

- Ba1 for Senior Unsecured MTN programme by Moody's Investors Service

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