

October 23, 2026

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

Madam / Dear Sir,

Sub.: Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026

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

In continuation to our Intimation dated October 13, 2026, please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026.

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

We request you to take the above information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

ANAND Digitally signed
by ANAND
KUMAR DAS
Date: 2026.10.23
16:06:30 +05'30'
KUMAR
DAS

**Anand Kumar Das
Company Secretary**

Encl: a/a

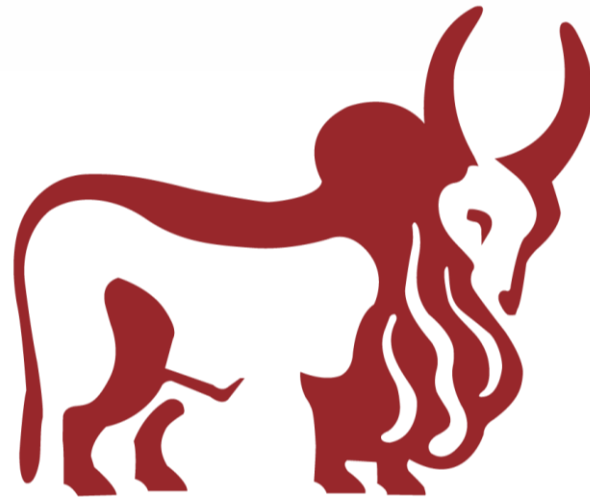


Solitaire Corporate Park Office: IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

Registered Office: 2401 Gen. Thimmayya Road, Pune 411001, India
Contact us: (020) 2634 3201 | **Email us:** reachus@indusind.com | **Visit us:** www.indusind.bank.in

CIN: L65191PN1994PLC076333

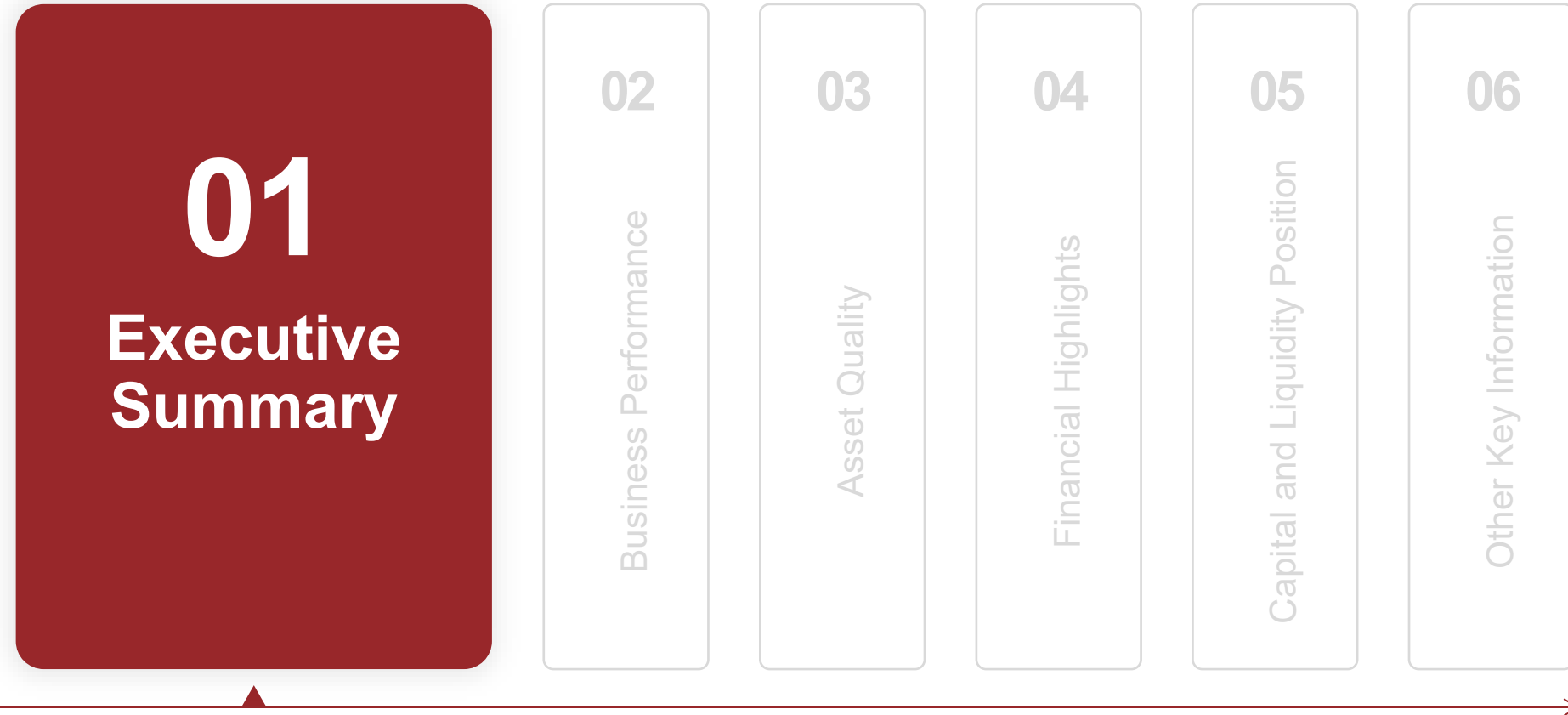
IndusInd Bank



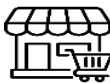
Investor Presentation

Q2-FY27 | September 2026
October 23, 2026





IndusInd Bank at a Glance

5 th Largest Private Bank	 ₹ 3,63,104 ^{crs} Loans	 ₹ 4,28,832 ^{crs} Deposits	 42 mn Customers	 9,457 Touch Points
Universal Offerings	 58% Retail share in Loan Book	 42% Wholesale	 49% Retail Deposit Share as per LCR	 2.8mn+ Monthly Active Users on INDIE App
Robust Balance Sheet	 16.59% CRAR Tier 1: 15.55% Tier 2: 1.04%	 127% Average LCR	 70% PCR GNPA 2.73% NNPA 0.83%	
Key Profitability Metrics	 ₹ 2,874 ^{crs} Operating Profit	 ₹ 1,242 ^{crs} Net Profit	 0.87% Return on Assets *Annualized	

Highlights for Q2FY27



Balance Sheet

Acceleration in Business Momentum Across Segments

Avg Total Deposits: ↑ 7% QoQ

Avg Retail Deposits: ↑ 5% QoQ

Retail Deposit share: 49.0% vs. 49.5% QoQ

Avg Total Loans: ↑ 9% QoQ

Avg Retail Loans: ↑ 9% QoQ

Avg Wholesale Loans: ↑ 9% QoQ



Asset Quality

Continued moderation in stress pools with lower slippages

GNPAs: 2.73% vs 3.25% QoQ

NNPAs: 0.83% vs 0.95% QoQ

PCR: 70% vs 71% QoQ

Net Security Receipts: 0.03% vs 0.07% QoQ

Restructured Book: 0.04% vs 0.05% QoQ

SMA 1 & SMA2: 0.05% vs 0.12% QoQ



Profit & Loss

NIM Impact coming from FCNR (B) mobilization; offset by other P&L line items.

NII: Rs4,569CrS ↓2% QoQ

PPOP: Rs2,874CrS ↑4% QoQ

PAT: Rs1,242Cr ↑ 20% QoQ

NIM: 3.23% vs 3.57% QoQ

RoA: 0.87% vs 0.78% QoQ

RoE: 7.37% vs 6.26% QoQ



Key Financial Metrics for Q2 FY27

Balance Sheet

Loans

₹ 3,63,104crs

11% YoY | 11% QoQ

Deposits

₹ 4,28,832crs

10% YoY | 3% QoQ

Borrowings

₹ 53,781crs

19% YoY | 23% QoQ

Net worth

₹ 65,985crs

6% YoY | 2% QoQ

Total Assets

₹ 5,80,148crs

10% YoY | 5% QoQ

CRAR

16.59%

(51)bps YoY | (56)bps QoQ

Net NPA

0.83%

(21)bps YoY | (12)bps QoQ

Liquidity Coverage Ratio

127%

(4)% YoY | 0% QoQ

Provision Coverage Ratio

70%

(162)bps YoY | (123)bps QoQ

Book Value Per Share

₹ 847

6% YoY | 2% QoQ

Profit & Loss

Net Interest Income

₹ 4,569crs

4% YoY | (2)% QoQ

Total Other Income

₹ 2,248crs

36% YoY | 26% QoQ

Operating Profit

₹ 2,874crs

40% YoY | 4% QoQ

Provisions & Contingencies

₹ 1,223crs

(54)% YoY | (12)% QoQ

Net Profit

₹ 1,242crs

NM YoY | 20% QoQ

PPOP to Avg Loans

3.29%

80bps YoY | (20)bps QoQ

Provisions to Avg Loans

1.40%

(181)bps YoY | (34)bps QoQ

Return on Assets

0.87%

41bps YoY | 9bps QoQ

Return on Equity

7.37%

367bps YoY | 111bps QoQ

Earning Per Share

₹ 63.8

NM YoY | 20% QoQ

*All P&L ratios are annualized.

Consolidated Balance Sheet (End of Period)

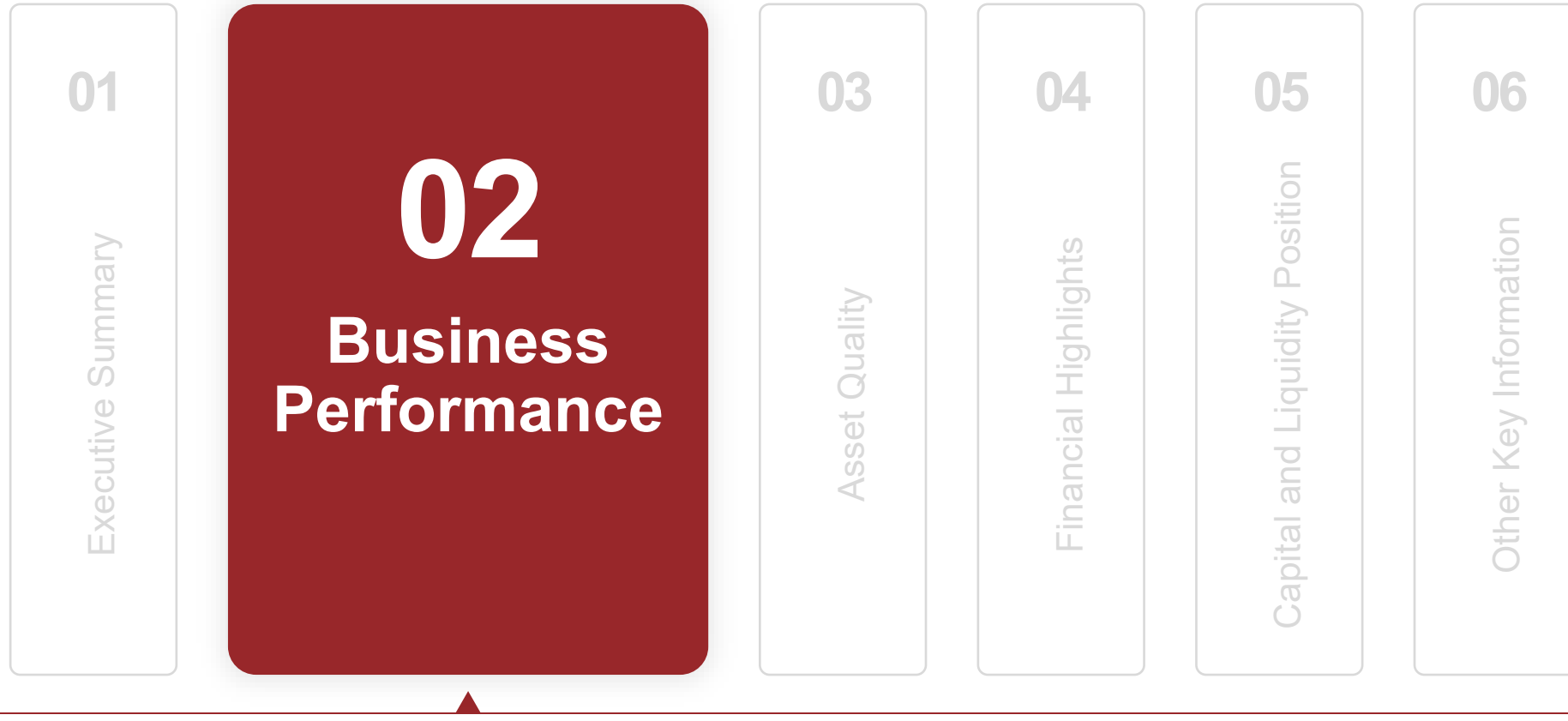
₹ crs	Q2FY27	Q2FY26	Y-o-Y (%)	Q1FY27	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	67,142	64,279	4%	66,049	2%
Deposits	4,28,832	3,89,600	10%	4,14,766	3%
<i>CA Deposits</i>	36,742	31,916	15%	34,620	6%
<i>SA Deposits</i>	83,024	87,854	(5)%	87,440	(5)%
Borrowings	53,781	45,350	19%	43,864	23%
Other Liabilities and Provisions	29,614	27,481	8%	29,467	0%
Total	5,80,148	5,27,490	10%	5,54,926	5%
Assets					
Cash and Balances with RBI	18,073	25,585	(29)%	33,766	(46)%
Balances with Banks	44,862	14,193	216%	32,835	37%
Investments	1,06,391	1,24,008	(14)%	1,14,802	(7)%
Advances	3,63,104	3,25,881	11%	3,26,274	11%
Fixed Assets	2,518	2,578	(2)%	2,515	0%
Other Assets	45,200	35,246	28%	44,733	1%
Total	5,80,148	5,27,490	10%	5,54,926	5%



Consolidated Profit and Loss Account – Q2FY27 and H1FY27

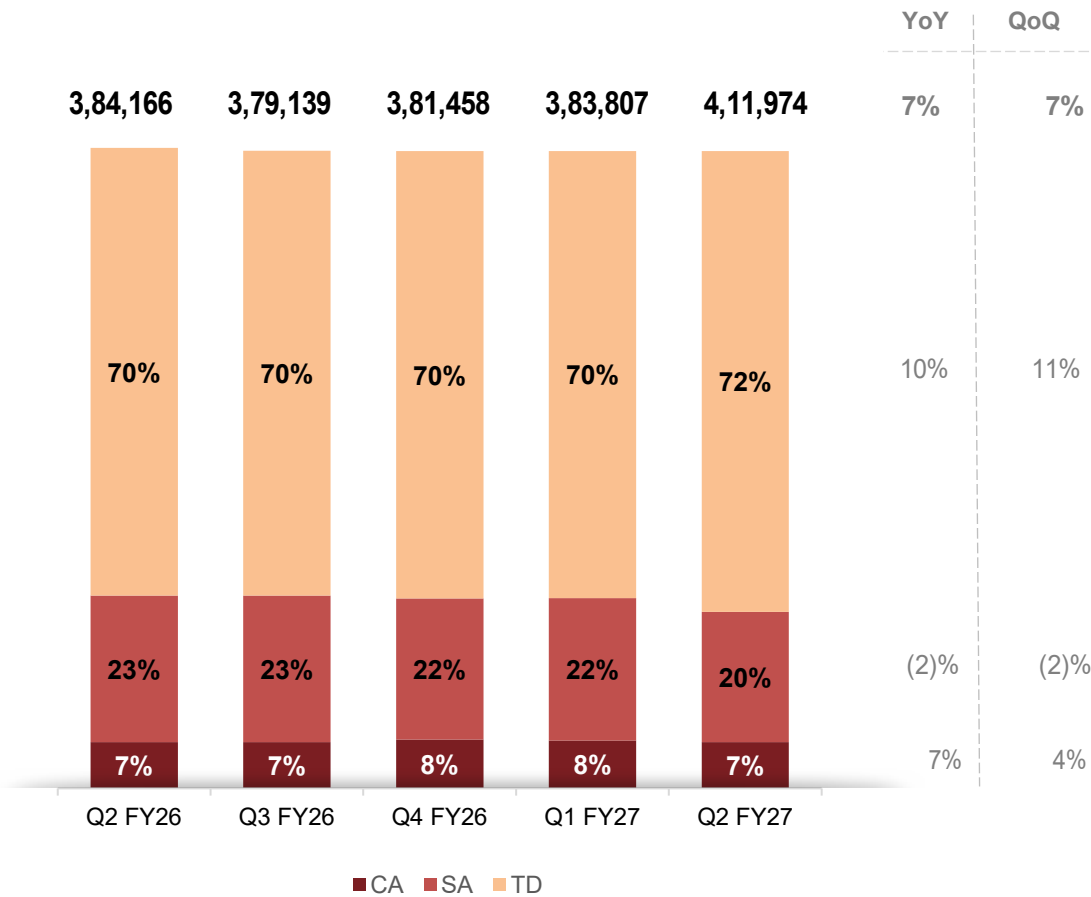
₹ crs	Q2FY27	Q2FY26	Y-o-Y (%)	Q1FY27	Q-o-Q (%)	H1FY27	H1FY26	Y-o-Y (%)
Net Interest Income	4,569	4,409	4%	4,685	(2)%	9,254	9,049	2%
Other Income	2,248	1,651	36%	1,787	26%	4,034	3,808	6%
Total Income	6,817	6,061	12%	6,471	5%	13,289	12,857	3%
Operating Expenses	3,943	4,013	(2)%	3,698	7%	7,641	8,243	(7)%
Operating Profit	2,874	2047	40%	2,773	4%	5,648	4,615	22%
Provisions & Contingencies	1,223	2,631	(54)%	1,384	(12)%	2,607	4,391	(41)%
Profit /(Loss) before Tax	1,652	(584)	NM	1,389	19%	3,041	223	NM
Provision for Tax	410	(147)	NM	352	16%	762	56	NM
Profit/(Loss) after Tax	1,242	(437)	NM	1,037	20%	2,279	167	NM



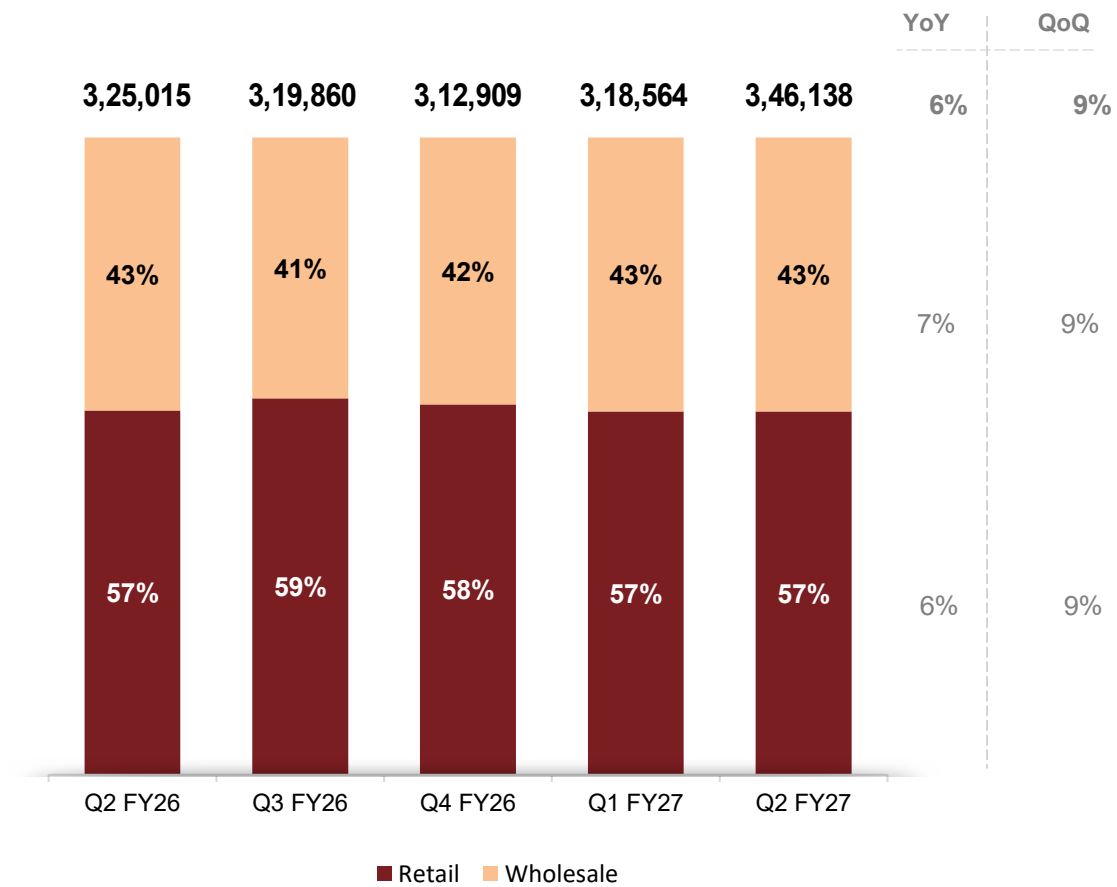


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

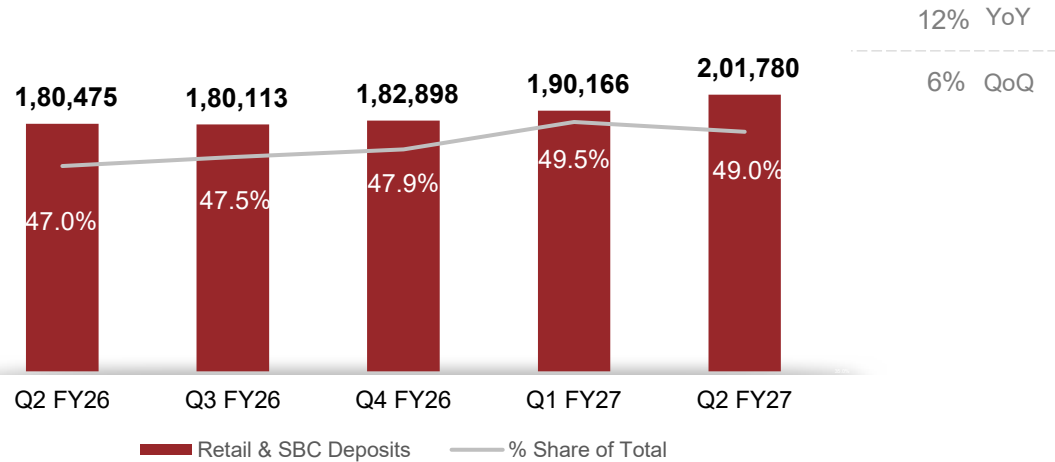


Loan Mix – Average for the period (₹ crs)

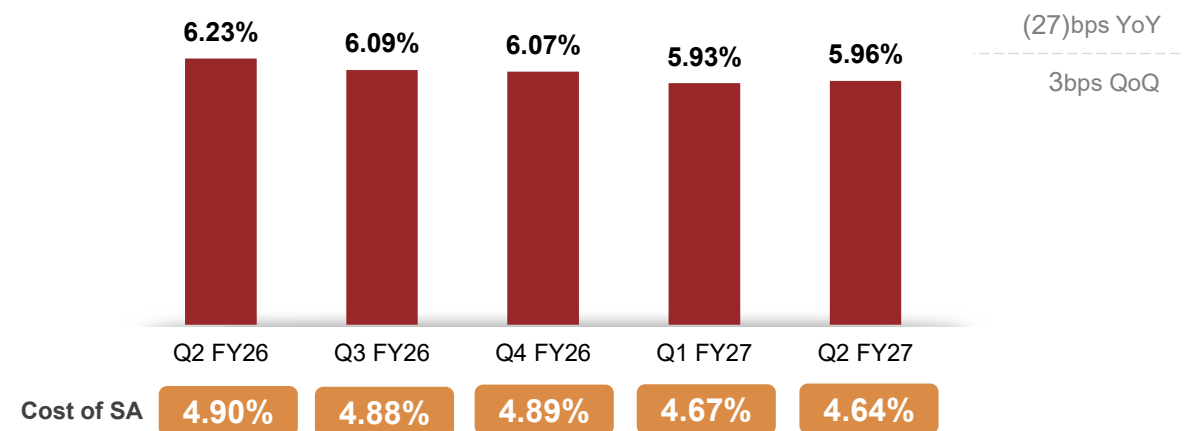


Building a Granular and Cost-Efficient Liabilities Franchise

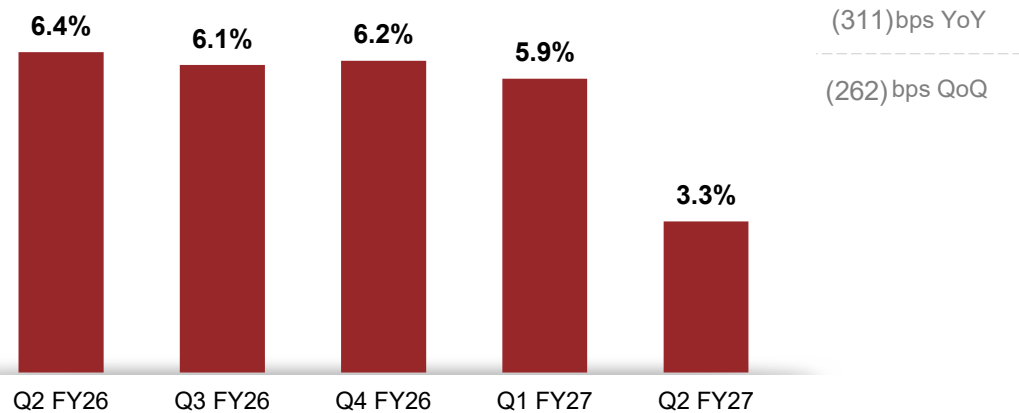
Retail + SBC Deposit as per LCR Definitions – Average (₹ crs)



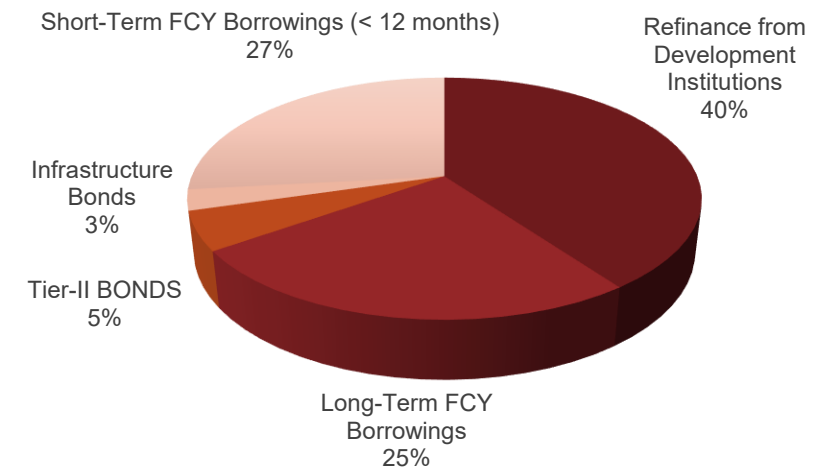
Cost of Deposits (%)



Share of Certificate of Deposits (% of Total Deposits)



Borrowings Constituted by Long Term Sources



Key Drivers of Retailisation of Deposits

Process and Productivity Enhancement	'One Bank' approach holistically serving customer needs	Improving TAT for processes across acquisition & servicing	Revamped KRAs	Cross-sell driven engagement
Premiumization and Differentiated Product Offerings	Wealth management via Affluent proposition	Segmental focus - Business owners, Family offices, NRIs, Entrepreneurs	Corporate/ Branded salary accounts	Owner/Promoter/Director/Trustee (OPDT) accounts
Digital Enablers and Innovation	Curated digital journeys	INDIE app enrichment with enhanced features	Upgrading CRMs in sync evolving customer preference	Fintech partnerships
Leveraging Rural and Semi-Urban Distribution	Deep rural presence covering 1.54lacs villages	Leveraging domain expertise and leadership in livelihood loans	Tailored merchant offerings	85K+ Active Bharat Money Stores providing banking at doorstep in remote areas



Supported by Large Distribution Network

Widespread Pan India Footprint



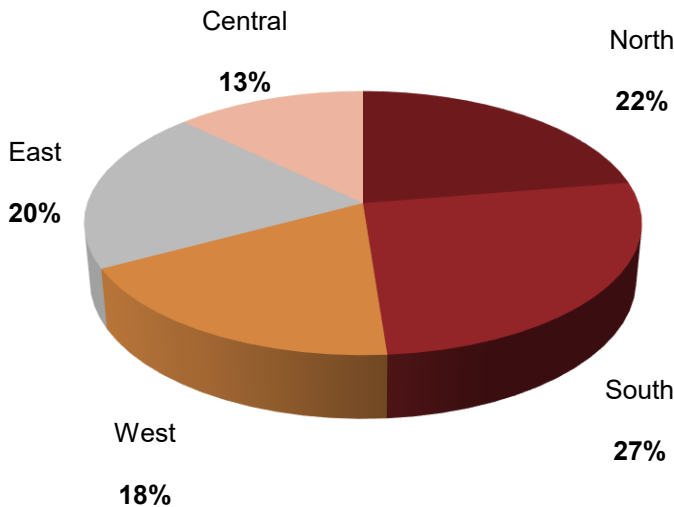
9,457
Touch Points



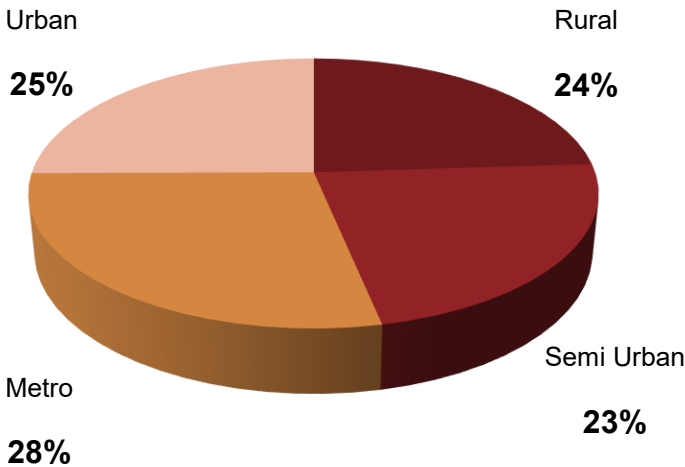
~1,54,000
Villages Covered

Particulars (#)	Sep-26	Jun-26	QoQ
Branches/Banking Outlets	3,139	3,137	2
BFIL Branches	3,471	3,348	123
Vehicle Finance Marketing Outlets	74	75	-1
Total Outlets	6,684	6,560	124
ATMs	2,773	2,853	-80
Total Touch Points	9,457	9,413	44

Regional Breakdown of Branches

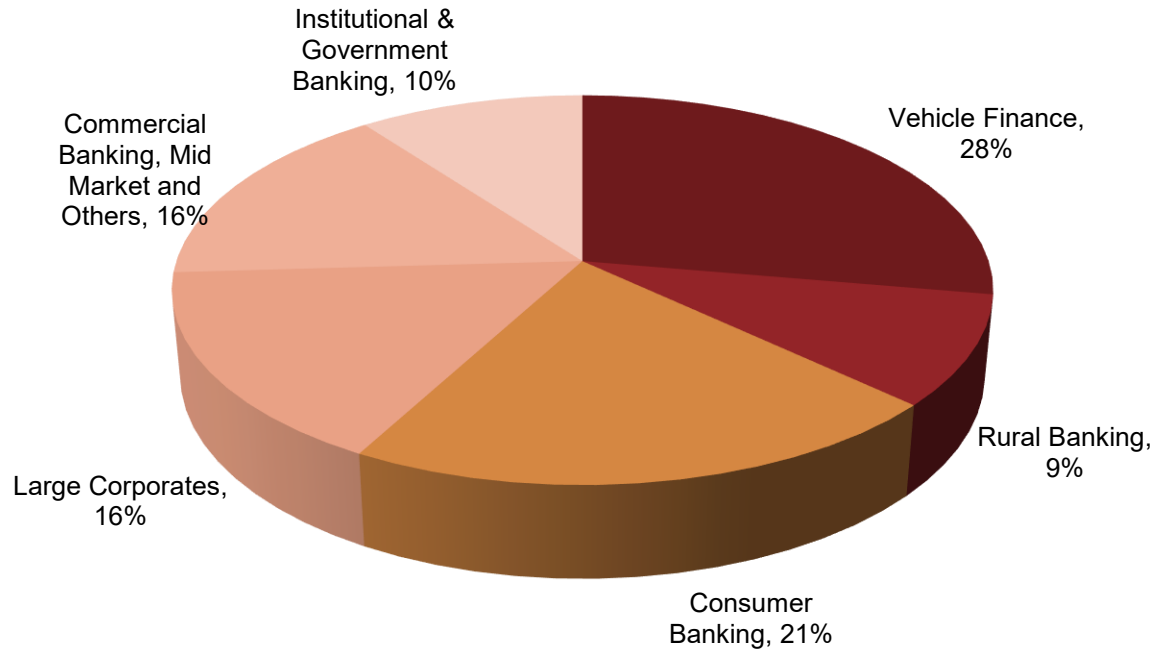


Geographical Breakdown of Branches



Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth (End of Period)

Rs. Crore	Q2 FY27	YoY	QoQ	% Share
Retail	2,10,330	13%	12%	58%
Vehicle Finance	1,00,651	5%	1%	28%
Rural Banking	33,338	-6%	6%	9%
Consumer Banking*	76,341	38%	36%	21%
Wholesale	1,52,774	10%	10%	42%
Large Corporates	58,631	1%	8%	16%
Institutional & Government Banking	37,197	23%	8%	10%
Commercial Banking, Mid Market and Others	56,947	12%	13%	16%
Overall Loan Book	3,63,104	11%	11%	100%

* Q2 FY27 includes Retail FCNR(B) deposits related Advances of 16,564 Cr.



Vehicle Finance: Leadership Across Vehicle Categories

35+ Years of Vintage



Market Leader in Most Products



Nationwide Diversified Presence



Healthy Collateral Coverage

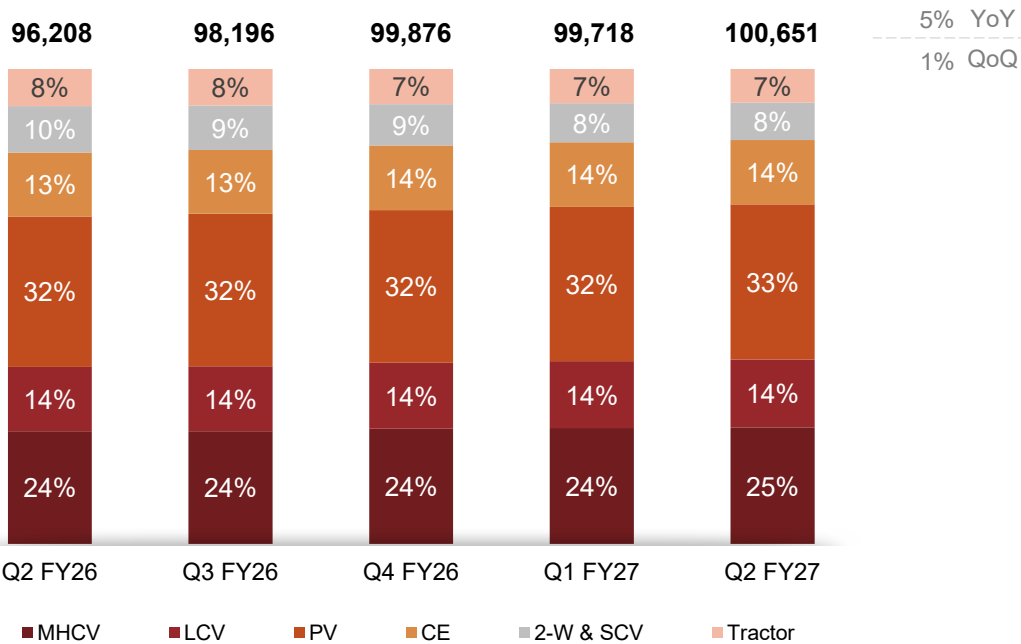


Digital Initiatives for a Customer-first Experience

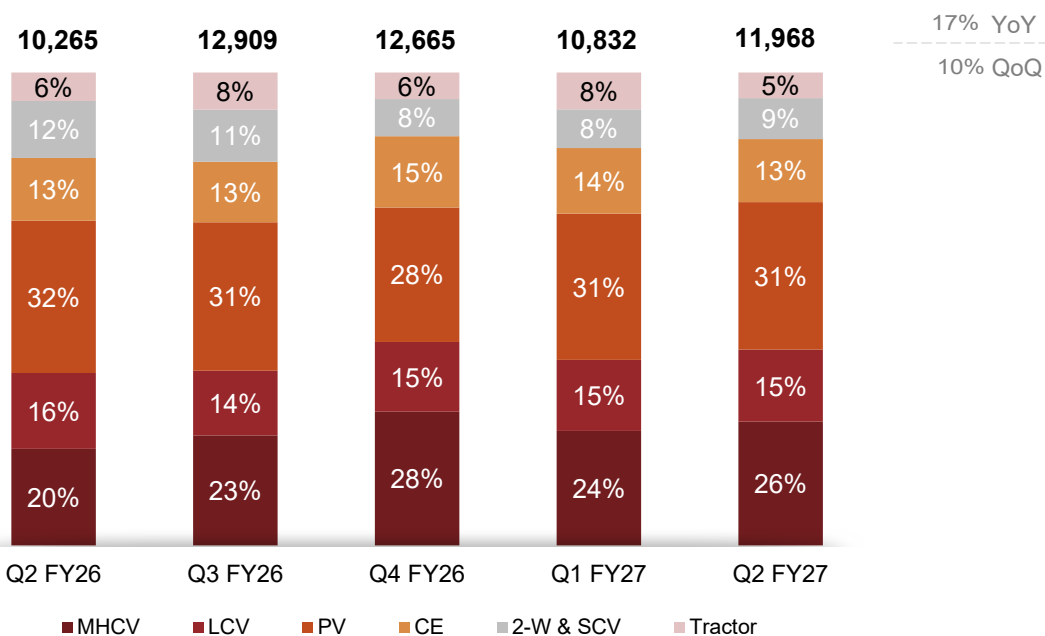


New vs Used Loan Book 82%:18%

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



Rural Banking: Leveraging Deep Distribution to Serve the Underserved



154K
Villages
served across
23 States



590K
Borrowing
Merchants

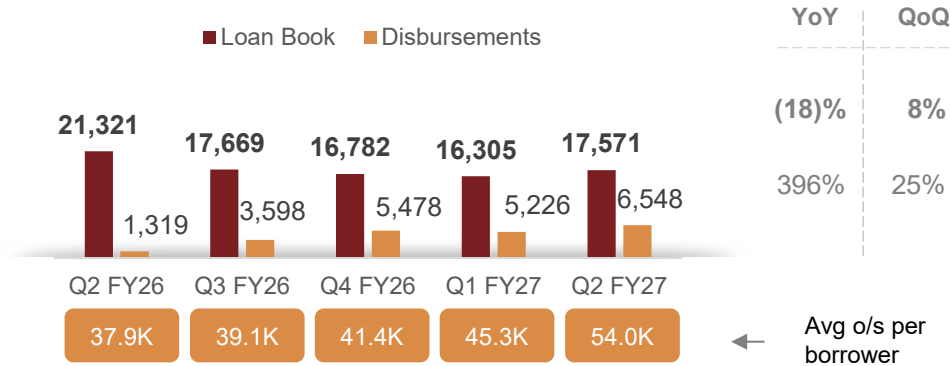


85K+ Active
Bharat Money
Stores Banking
at doorstep in
remote areas



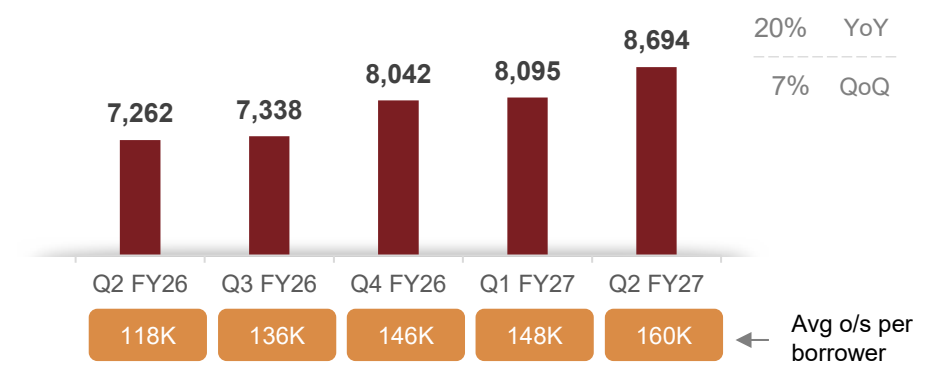
27K+
Unique
Farmers

Micro Loan Book* (₹ Crs)

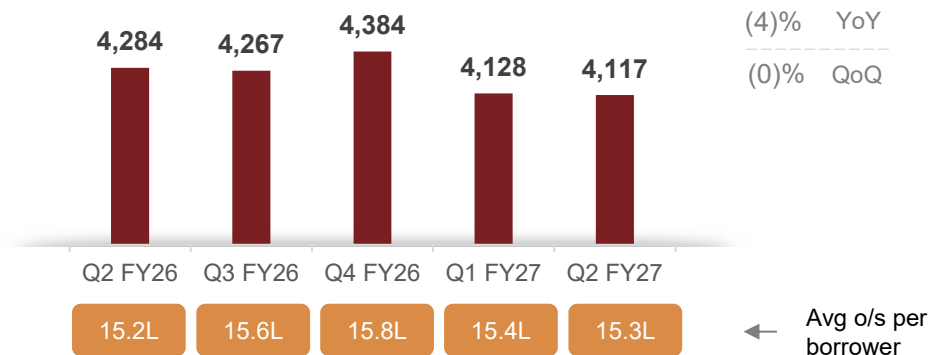


* Includes Microfinance loans as per RBI definition and other inclusive banking loans

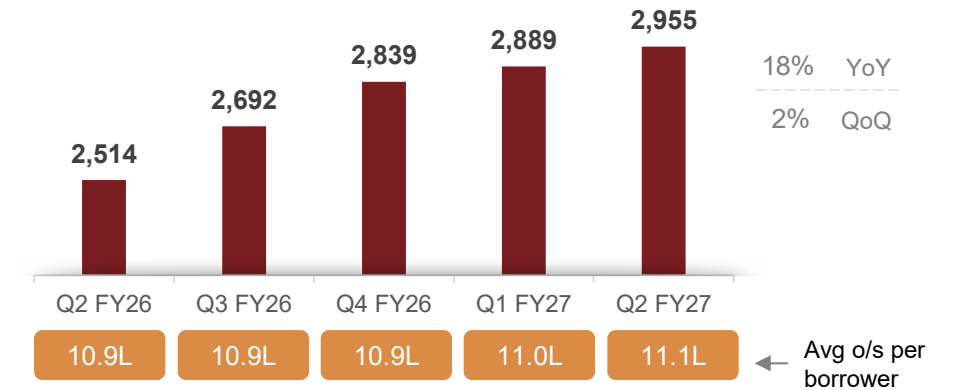
Merchant Loan Book (₹ Crs)



Kisan Credit & Other Rural Loan Book (₹ Crs)

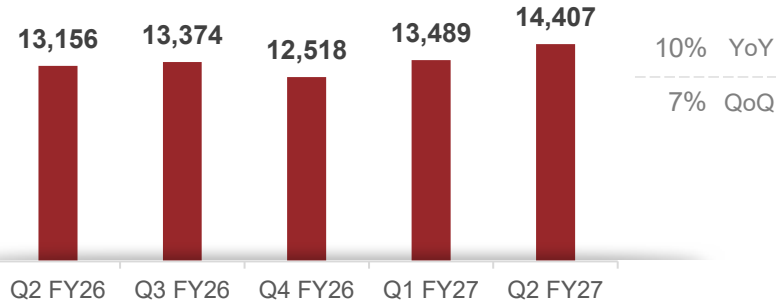


Affordable Housing Loan Book (₹ Crs)

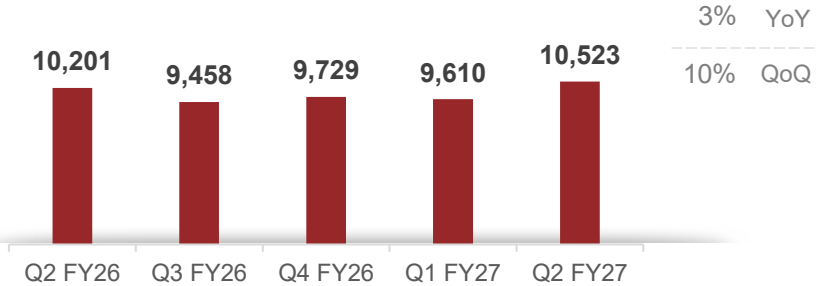


Consumer Banking: Broadening the Traditional Retail Asset Franchise

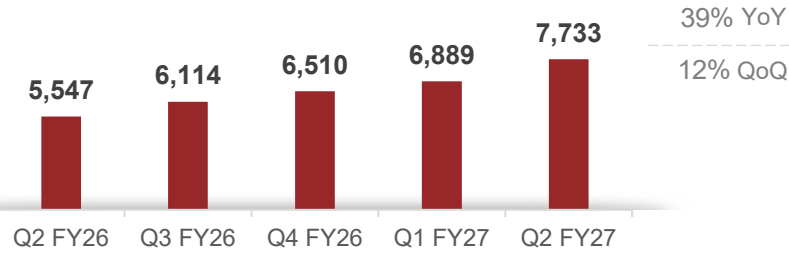
LAP (₹ crs)



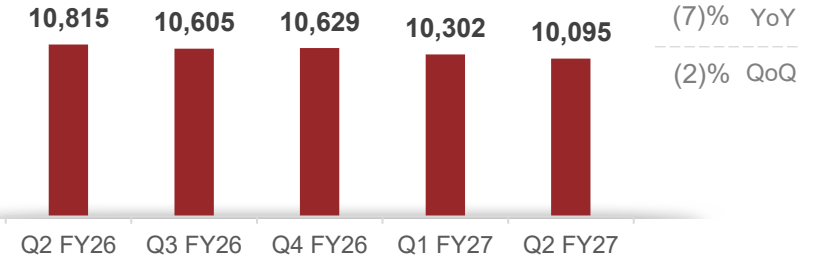
BBG (₹ crs)



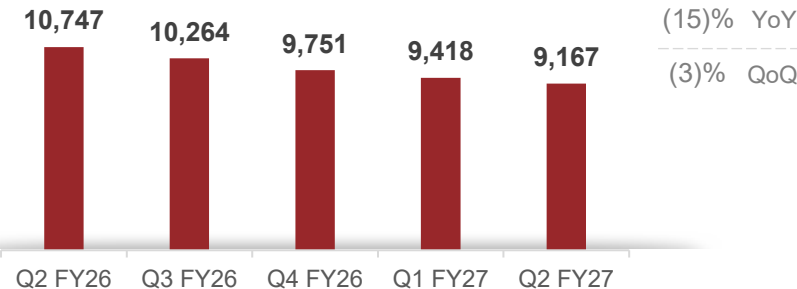
Home Loans (₹ crs)



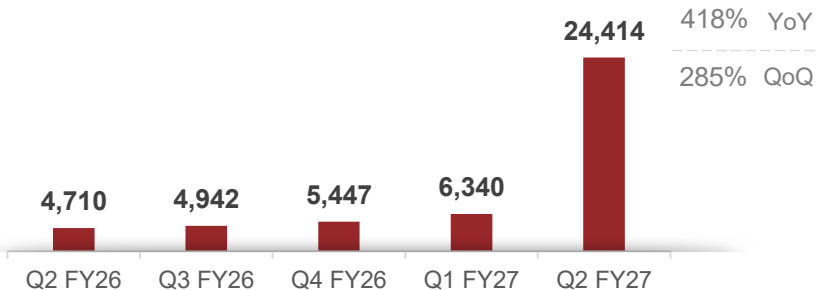
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



Q2 FY27 includes Retail FCNR(B) deposits related Advances of 16,564 Cr.



Improved risk & analytical models



Increased digital & branch sourcing



RuSU expansion



Process revamps

SME & Mid Market: Addressing Large Opportunity with Focus on Granular Portfolio



**Integrated
Operating Model**



**Tailormade
Digital Offerings**

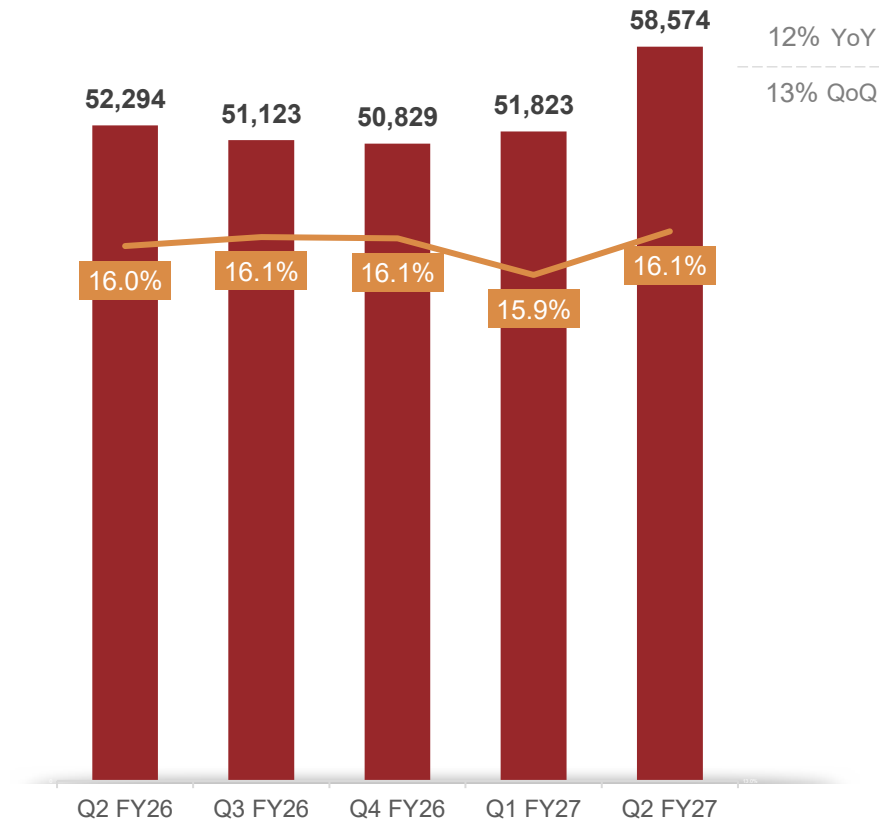


**Strong Risk
Assessment & EWS**

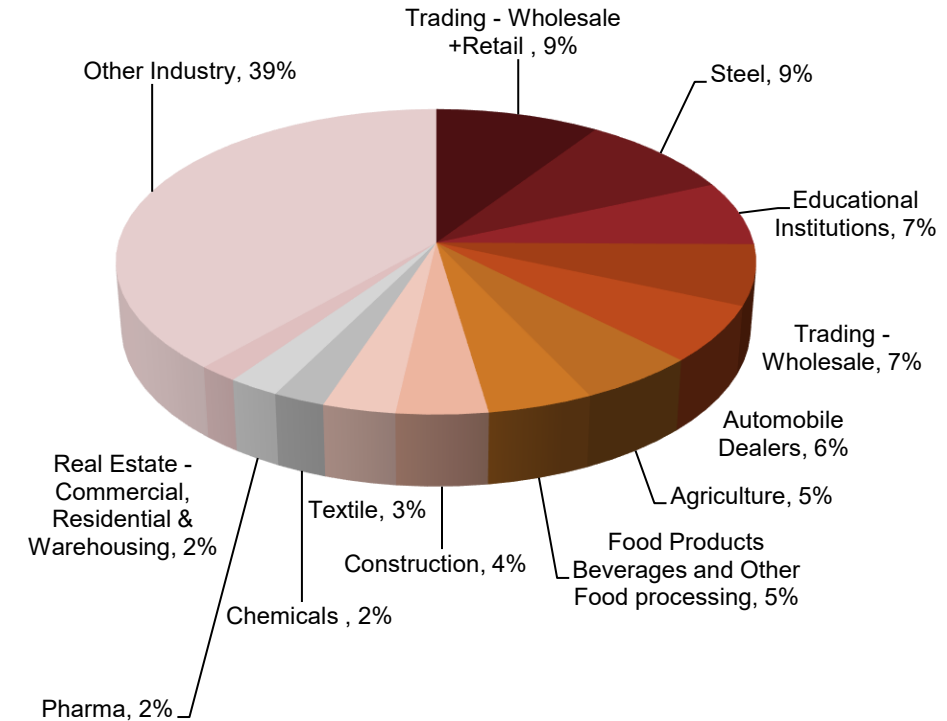


**Increasing SME
Distribution
Coverage**

SME & Mid Market Loan Book (₹ crs) and % Share in Loan Mix



Portfolio Spread Across Industries



Wholesale Banking: Driven by Risk Adjusted Return on Capital



Primary Banker to Emerging & Mid Corporates



Deep Domain Presence in Focused Sectors



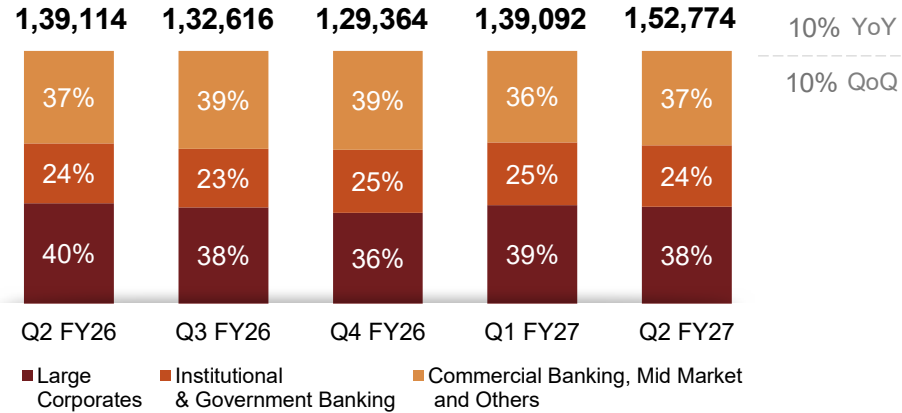
Ingrained Liability Approach



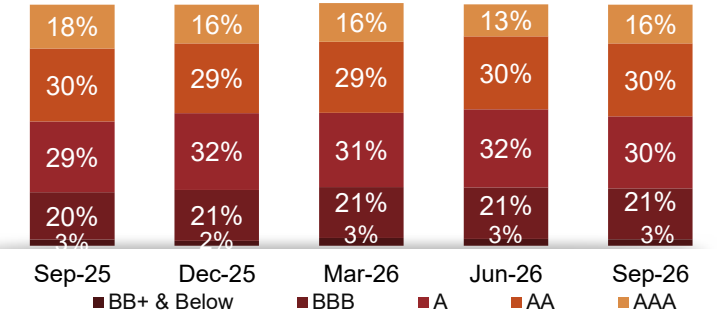
Granularity and Annuity led fees



Wholesale Banking Loan Book (₹ crs)



Risk Profile: Rating wise Corporate Exposure *

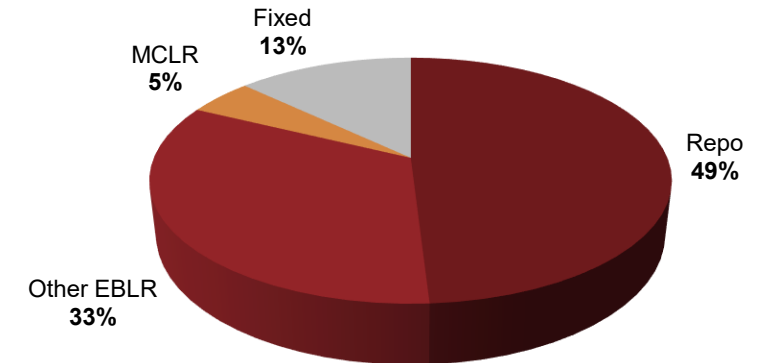


* Includes fund and non-fund-based exposure to corporate clients / based on internal ratings

Sector-wise Loan Mix (% of Total Loans)

Sector	Q2 FY27
NBFCs (excl NBFC- MFI & HFCs)	6.26%
Real Estate - Commercial, Residential & Warehousing	4.10%
Gems and Jewellery	2.89%
Steel	2.04%
Power Generation – Non Renewable	1.72%
Power Generation – Renewable	1.47%
Construction	1.39%
Others	22.17%
Wholesale Banking	42.04%
Consumer Banking	57.96%
Total	100.00%

Benchmark Rate Mix (% of Total WBG Loans)

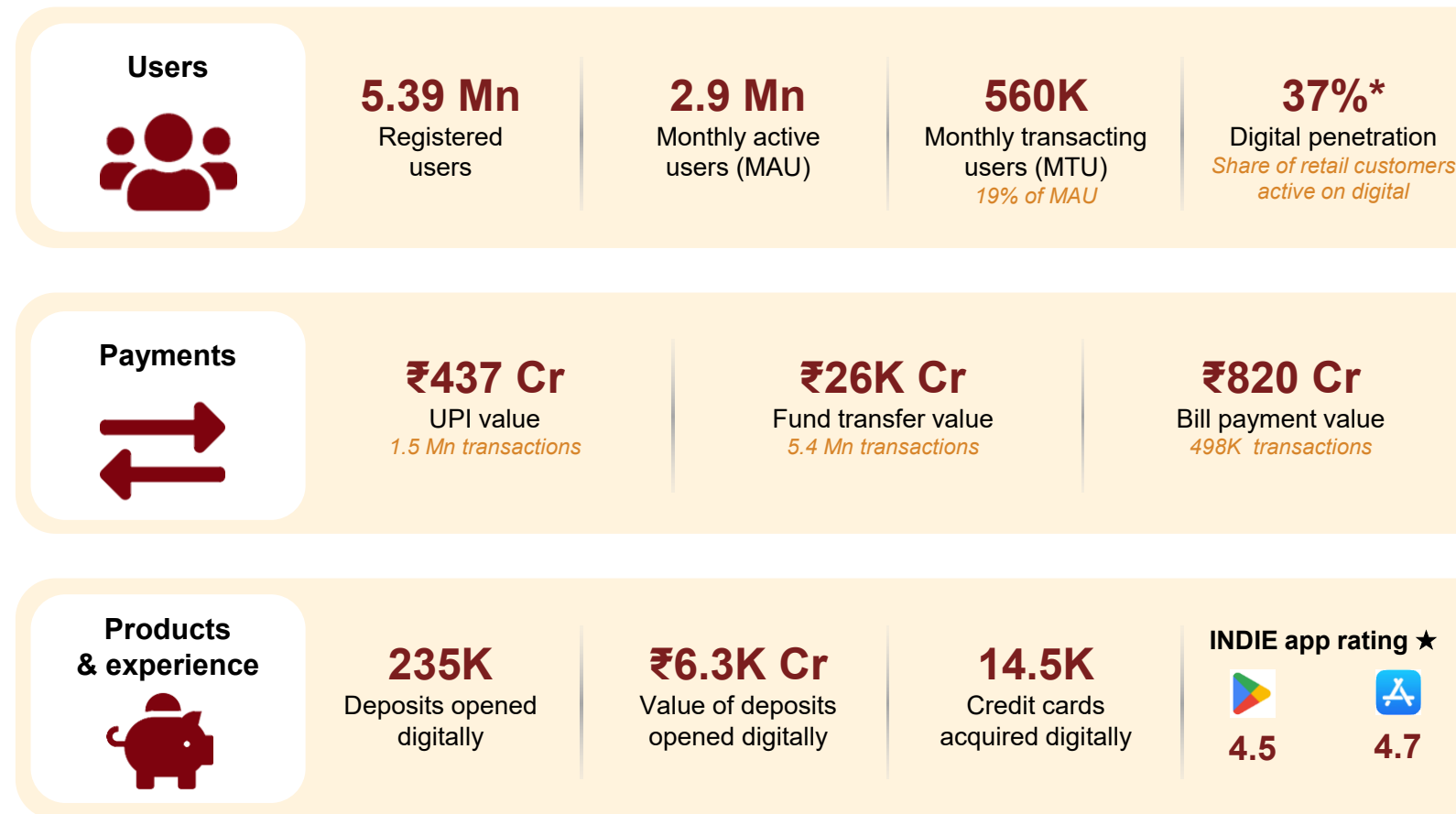


IndusInd Bank

Digital snapshot Q2FY27

Retail Banking (INDIE app)

Q2FY27 saw continued growth in INDIE's user base and engagement, translating into sustained momentum across UPI, Bill Payments and Fund Transfers.



*-% of IBL Active SA base.

New Digital Offerings

FD Secure Lock

Extra Protection for Your FD

Lock it digitally. Keep it secure.



Money In Money Out

Know Every Swipe's Story.

Track all expenses in a single view



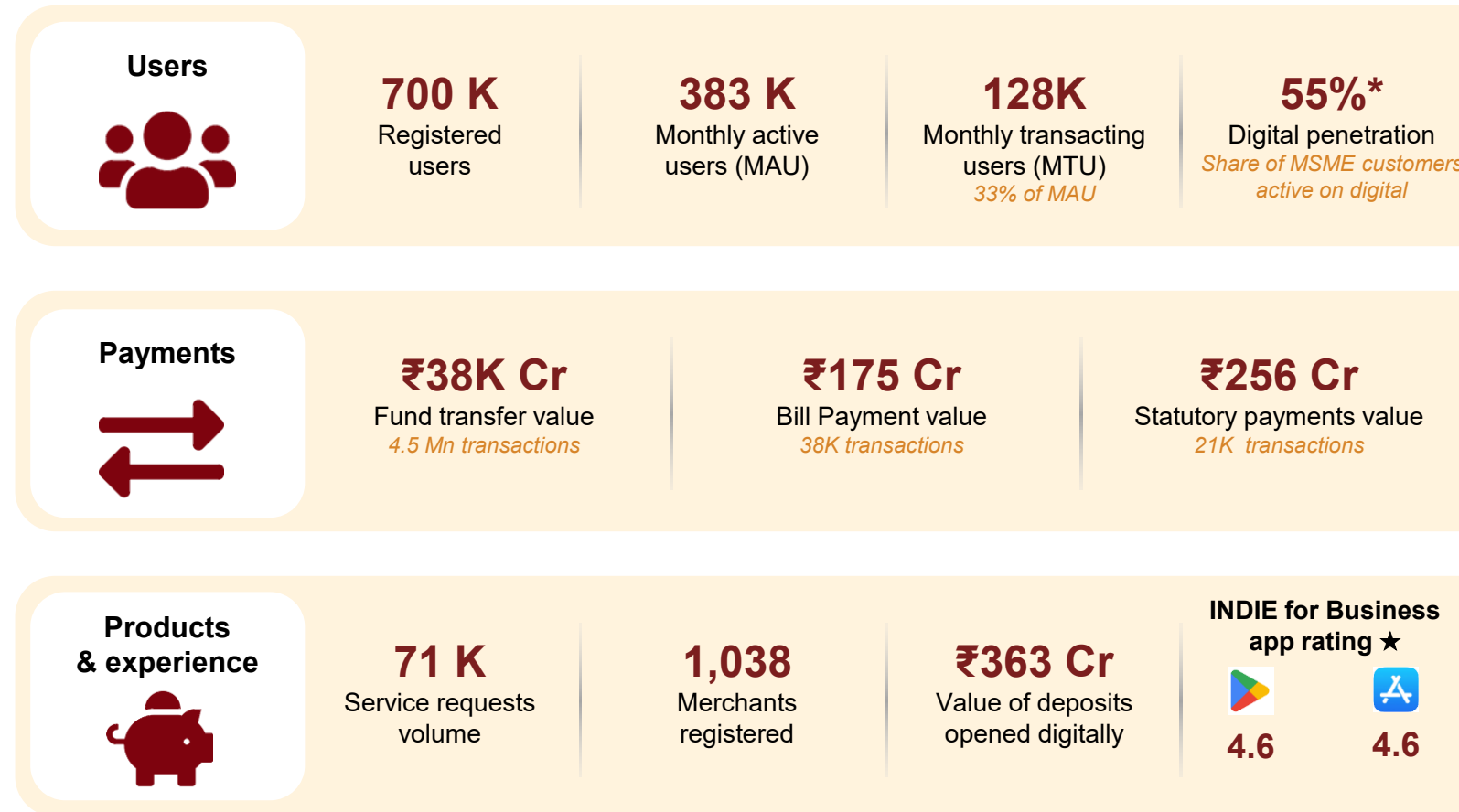
Strategic partnership to strengthen everyday digital payments.




Digital snapshot Q2FY27

MSME Banking (INDIE for Business)

Growth in business account registrations, merchant onboarding and payment transactions during Q2FY27 shows increasing adoption of INDIE for Business for business banking needs

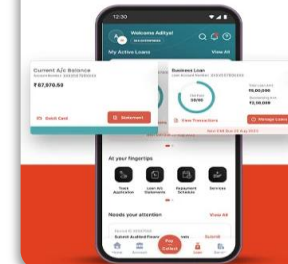


*-% of IBL Active CA base.

Seamless SME and Corporate Banking

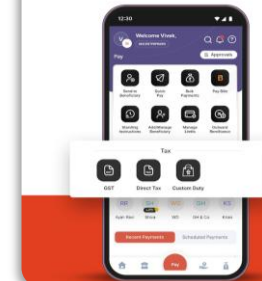
Account Management on App and Web

All your IndusInd Bank business accounts in one place



Statutory Payments

Tax Payments
Pay GST, Corporate Tax, Wealth Tax, Capital Gain etc. in a few clicks.



Collaboration with J.P. Morgan Payments to launch **Xpedit**, a cross-border remittance solution designed to simplify international payments.

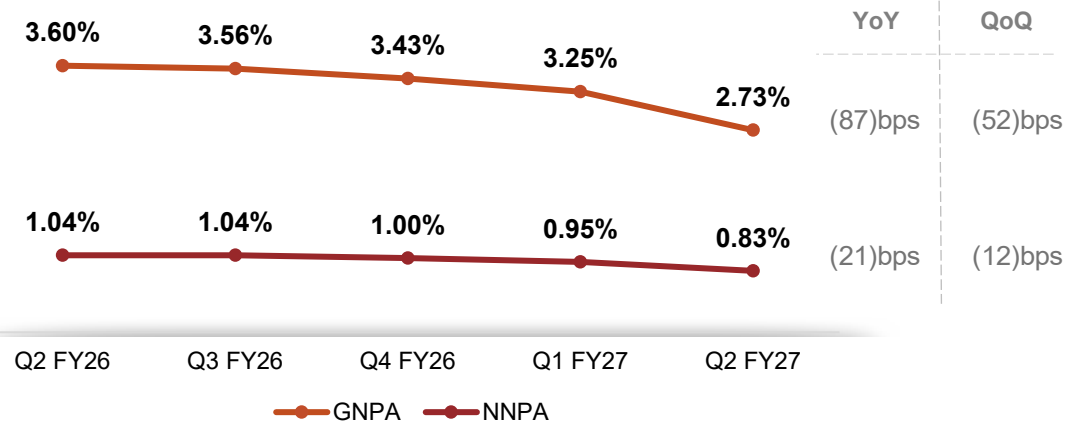


IndusInd Bank

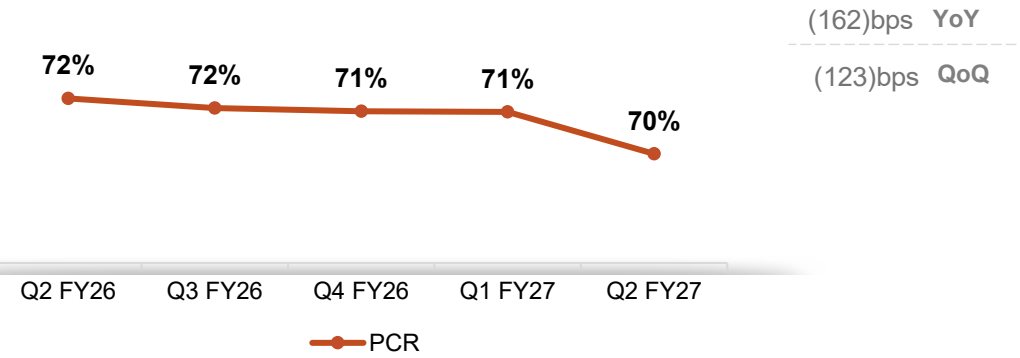


Stressed Assets and Provisions

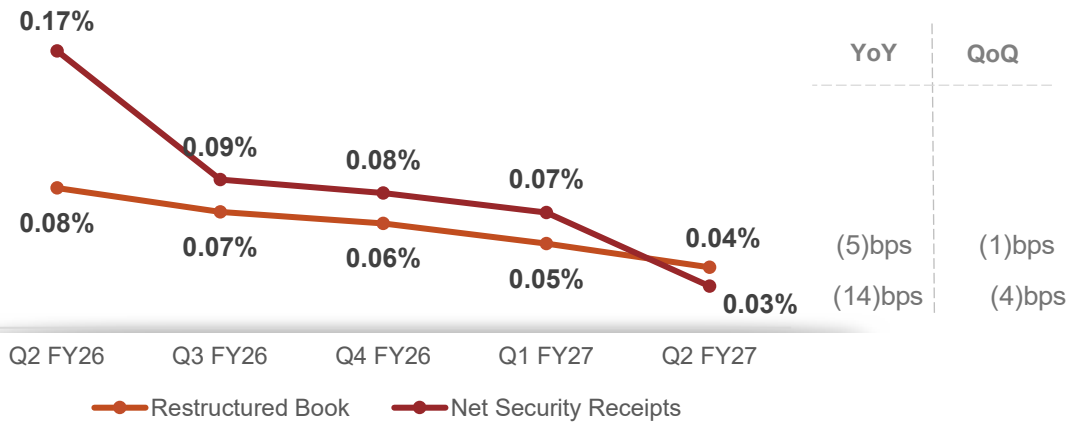
Gross NPA and Net NPA (%)



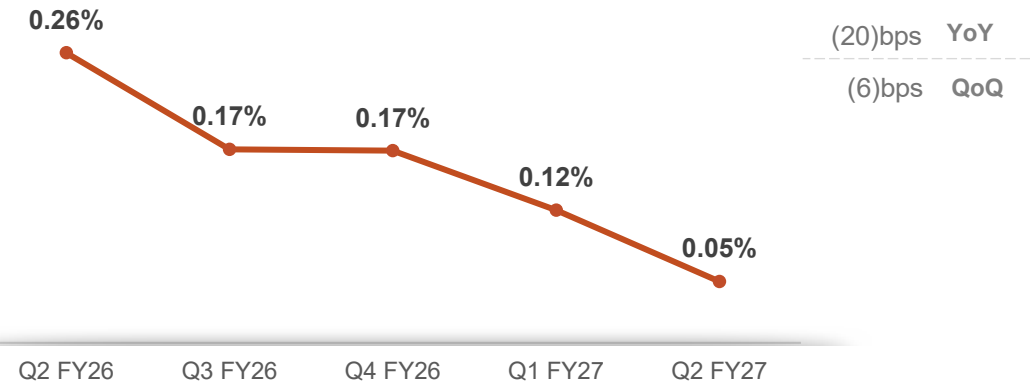
Provision Coverage Ratio (%)



Restructured Book and Net Security Receipts (% of Net Advances)



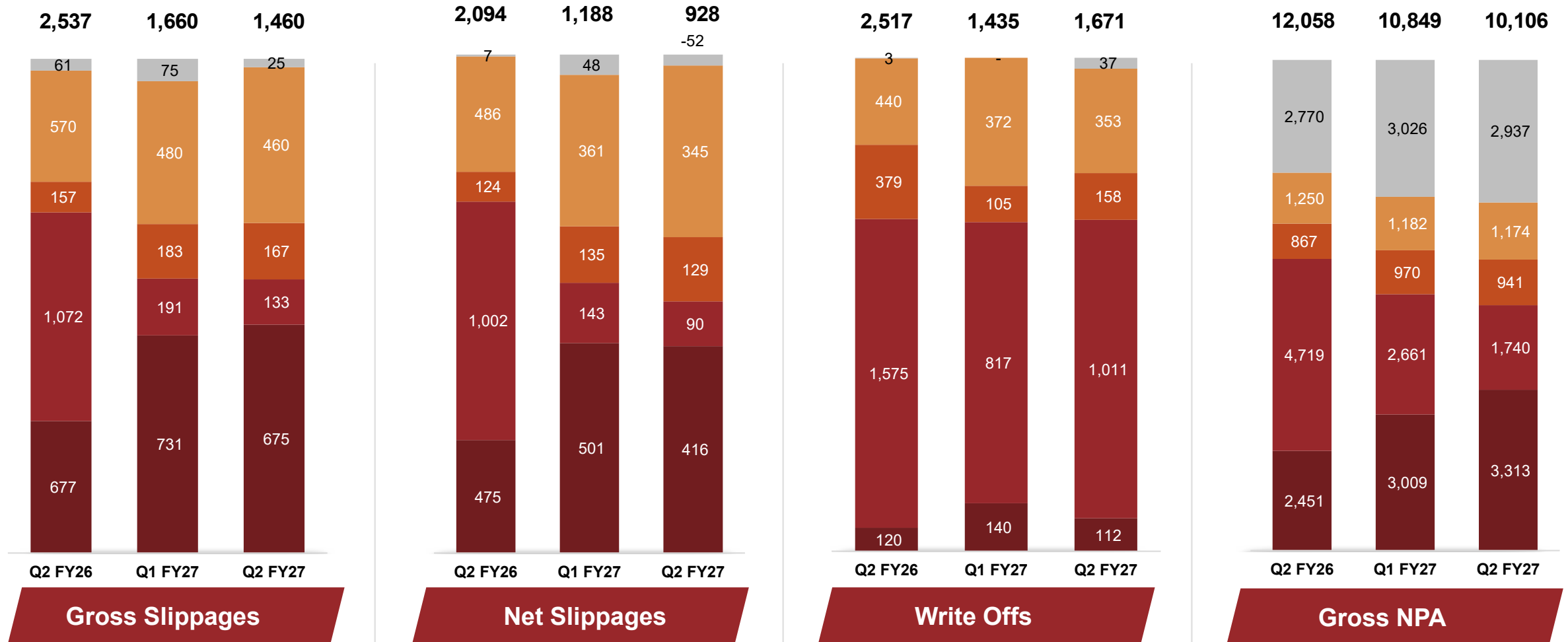
SMA1 and SMA2 (% of Net Advances)*



*as reported to CRILC: outstanding loan book with customers having exposure of Rs.5crs or above

Segment wise Asset Quality Trends

₹ Crs



■ Vehicle Finance ■ Micro Loans ■ Other Rural Banking ■ Consumer Banking ■ Wholesale



Movement in Non-Performing Assets

₹ Crs	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Opening Balance	12,481	12,058	11,605	11,095	10,849
Fresh Additions	2,537	2,560	1,825	1,660	1,460
Deductions	2,960	3,013	2,335	1,907	2,203
-Write-offs	2,517	2,612	1,868	1435	1671
-Upgrades	199	166	203	225	195
-Recoveries	244	235	263	248	337
Gross NPA	12,058	11,605	11,095	10,849	10,106
Net NPA	3,399	3,304	3,169	3,101	3,012
% of Gross NPA	3.60%	3.56%	3.43%	3.25%	2.73%
% of Net NPA	1.04%	1.04%	1.00%	0.95%	0.83%
Provision Coverage Ratio	72%	72%	71%	71%	70%
Provision & Contingencies	2,631	2,096	1,482	1,384	1,223
Credit Cost (% of Avg Loans)	3.24%	2.62%	1.89%	1.74%	1.40%



Loan Related Provisions held as on September 30, 2026

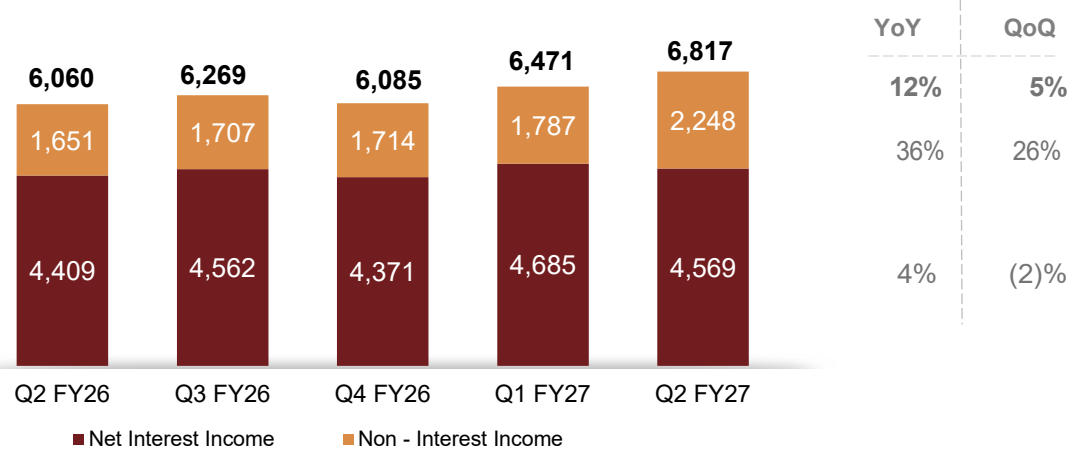
- Specific provision of ₹ 7,023 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,919 crs including restructured
- Provision Coverage Ratio at 70% and total loan related provisions at 89% of GNPA
- Loan related provisions of ₹ 9,012 crs are 2.48% of the loans.



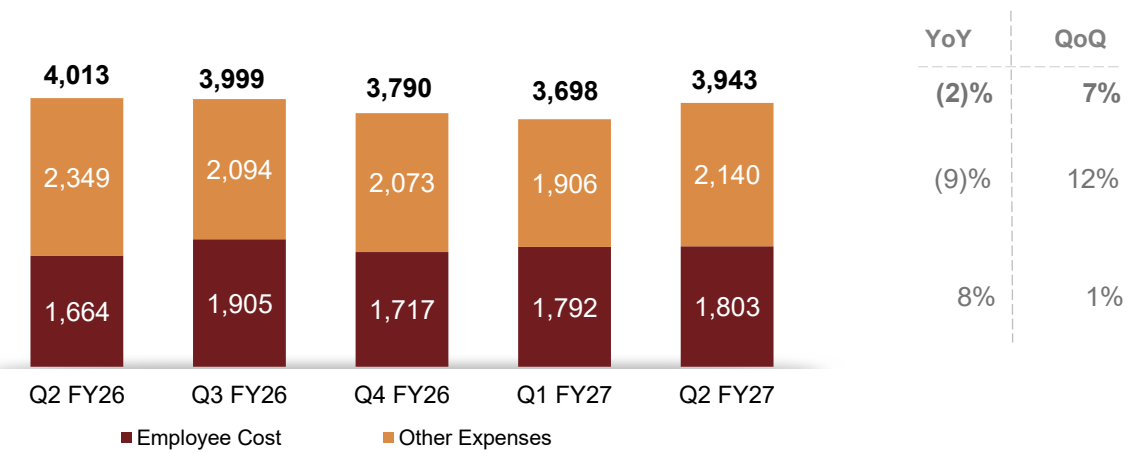


Key P&L Metrics

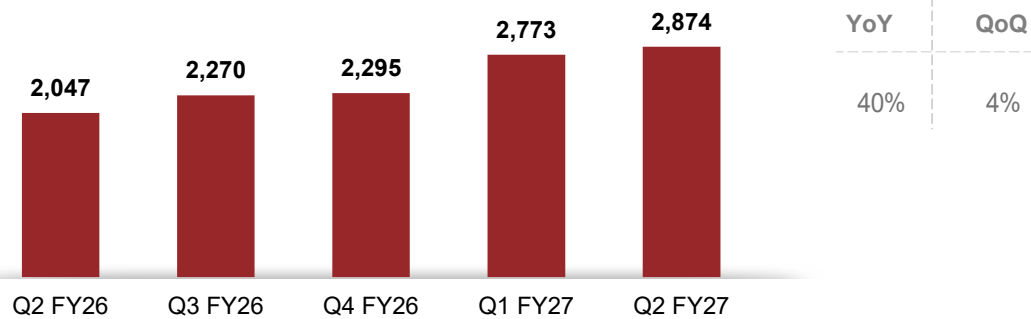
Net Revenue (₹ crs)



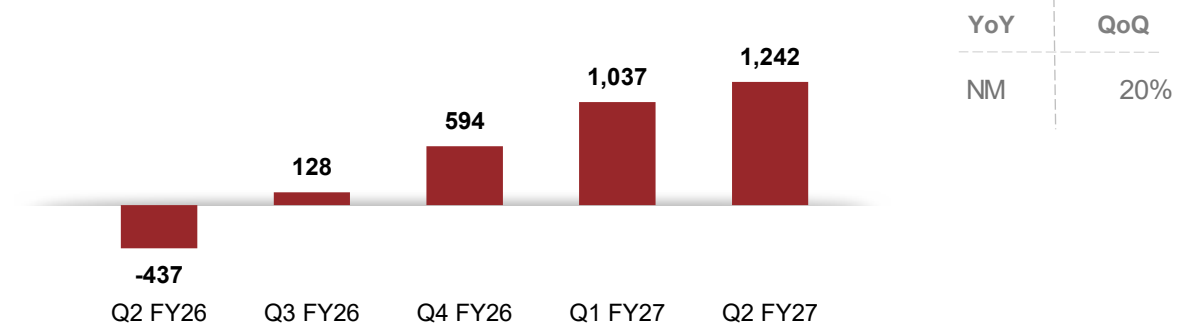
Operating Expenses (₹ crs)



Operating Profit (₹ crs)

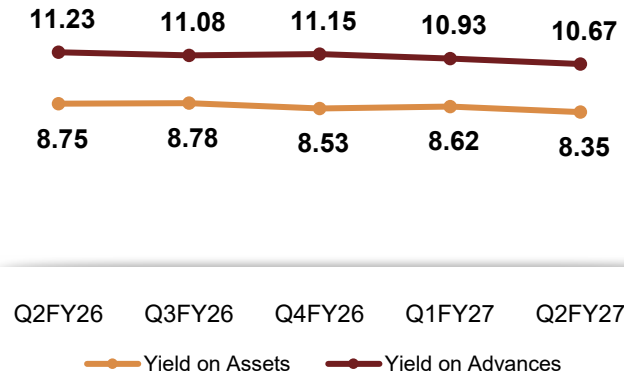


Profit After Tax (₹ crs)

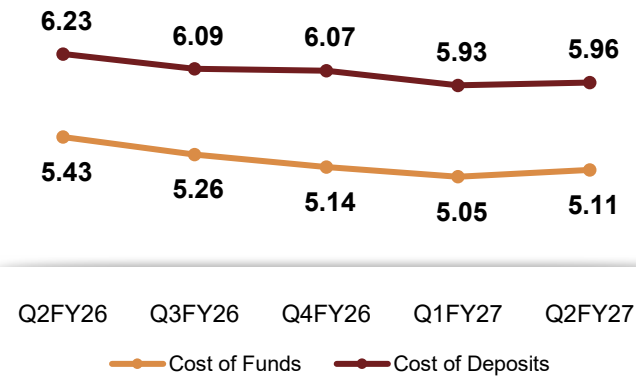


Net Interest Margin: Key Components and Trend

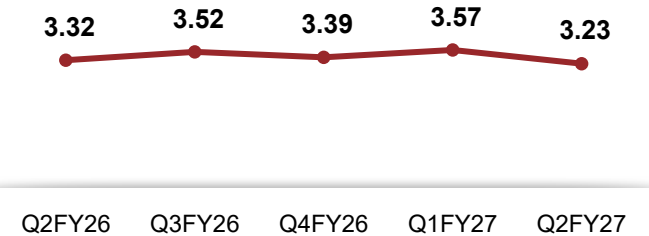
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)

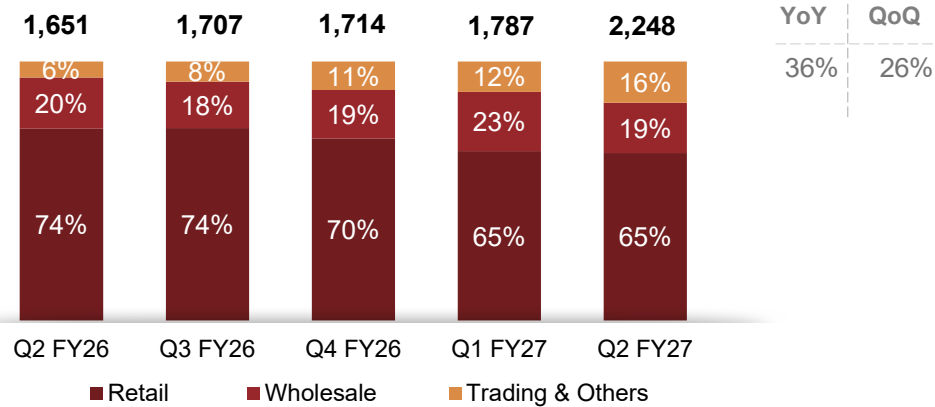


Net Interest Margin (%)

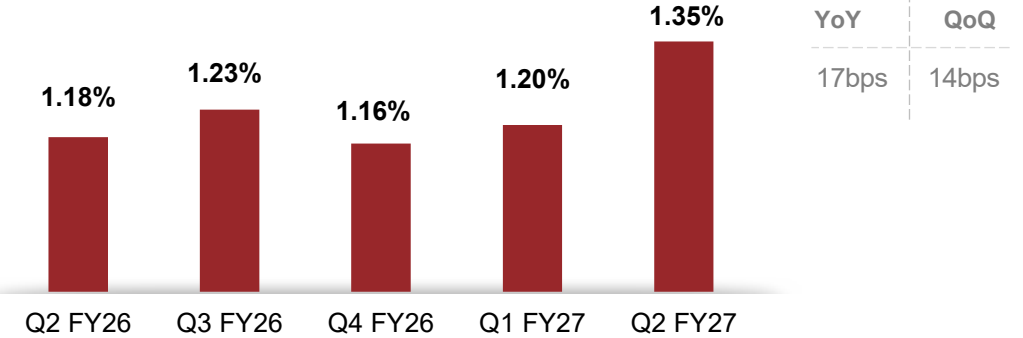


Diversified Fee and Other Income Streams

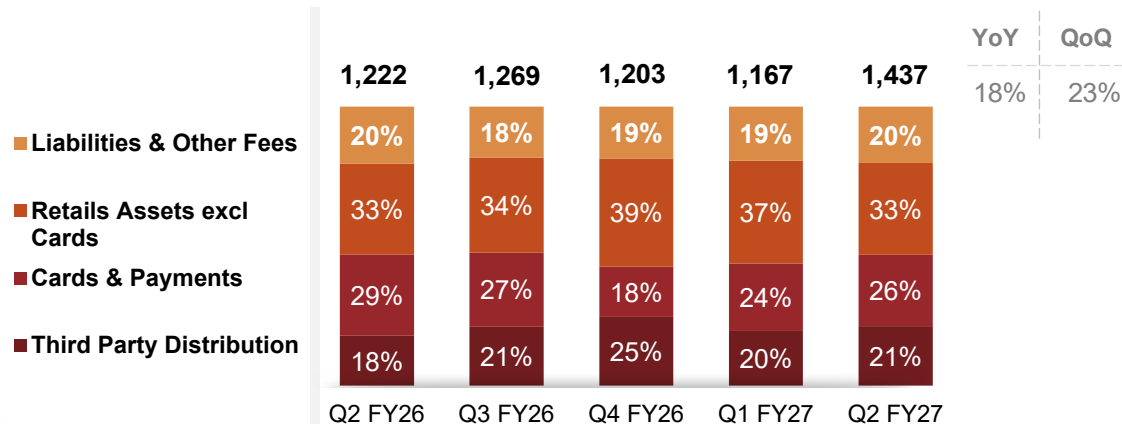
Non-Interest Income Mix (₹ crs)



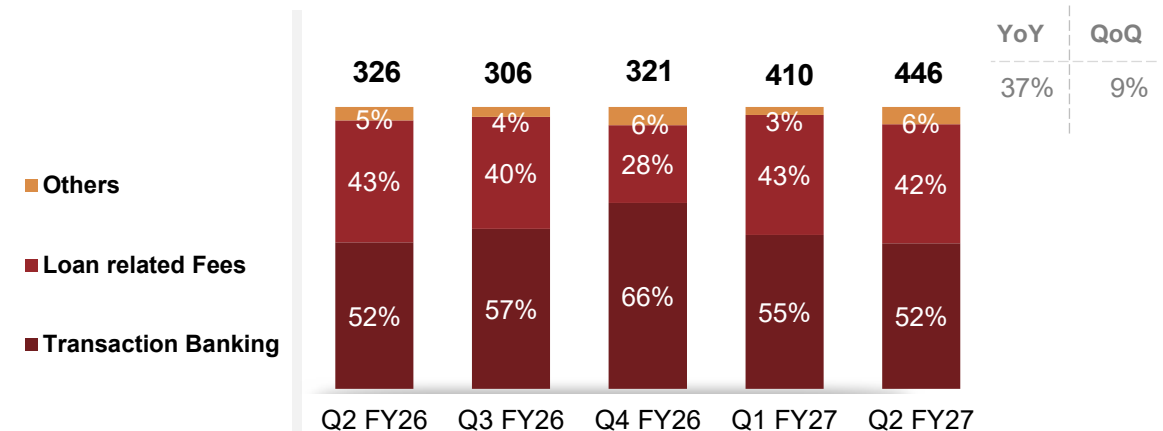
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)

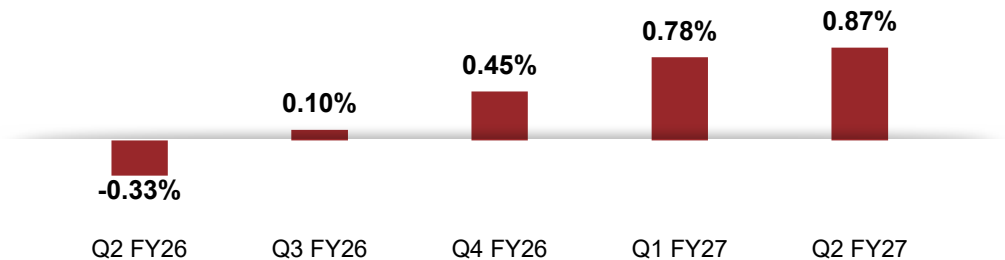


Wholesale Fee Mix (₹ crs)

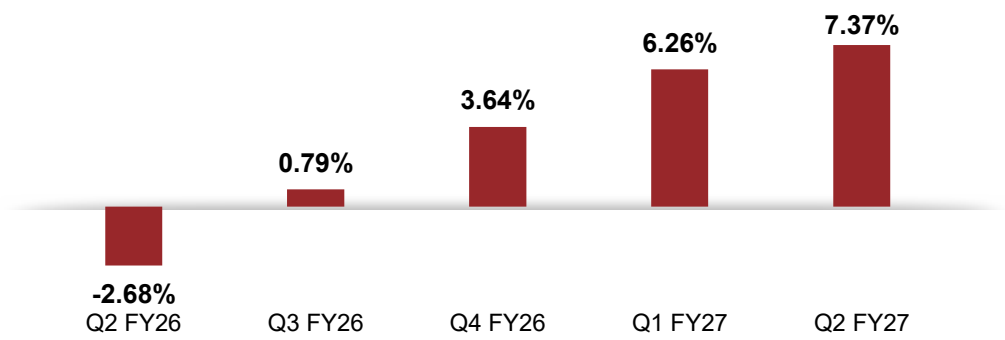


Key Financial Indicators

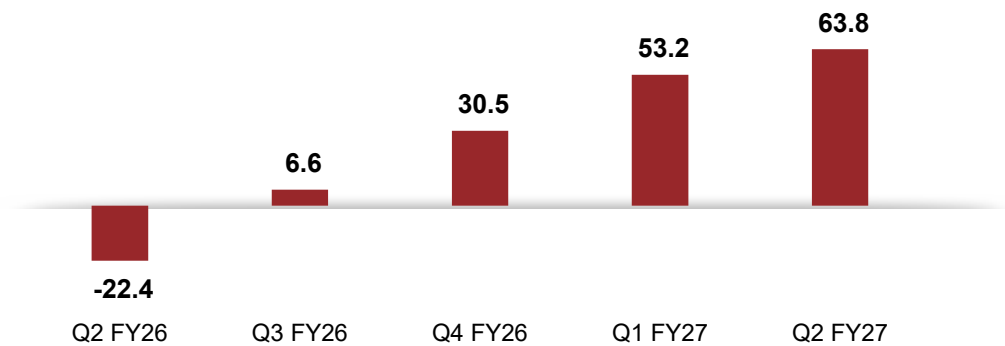
Return on Assets (%)*



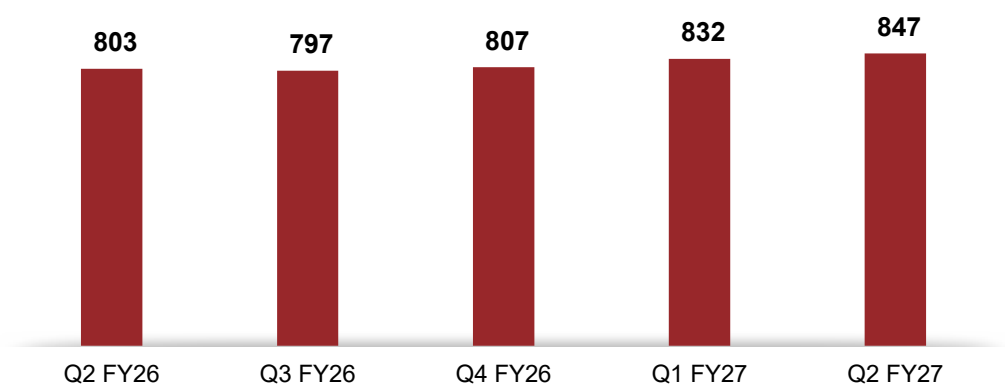
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)

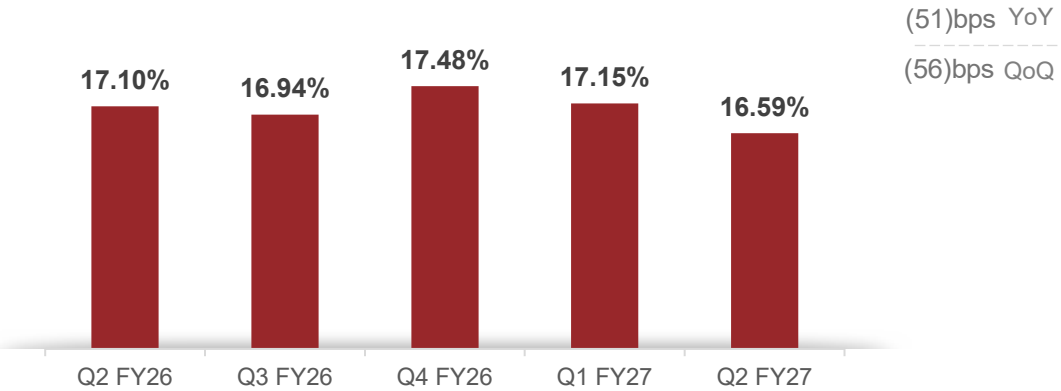


*Annualized numbers



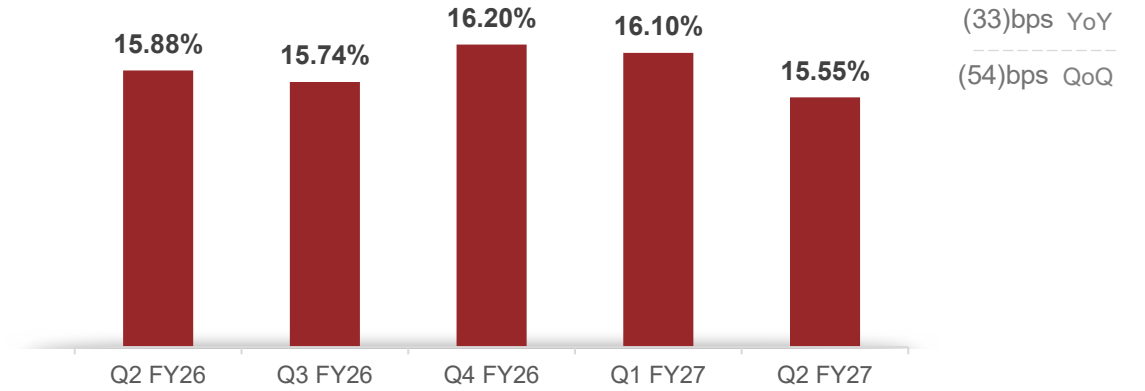
Healthy Capital Adequacy and Liquidity Position

CRAR (%)



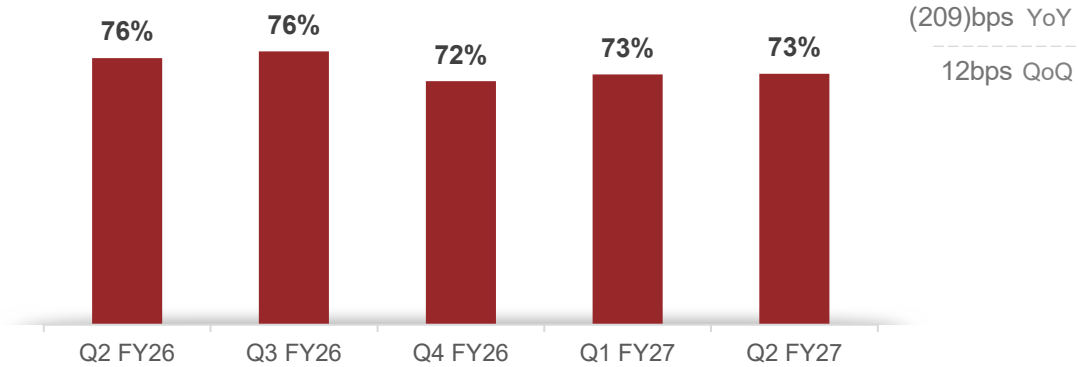
Q2 & Q3 FY26 excludes interim profits

CET 1 (%)

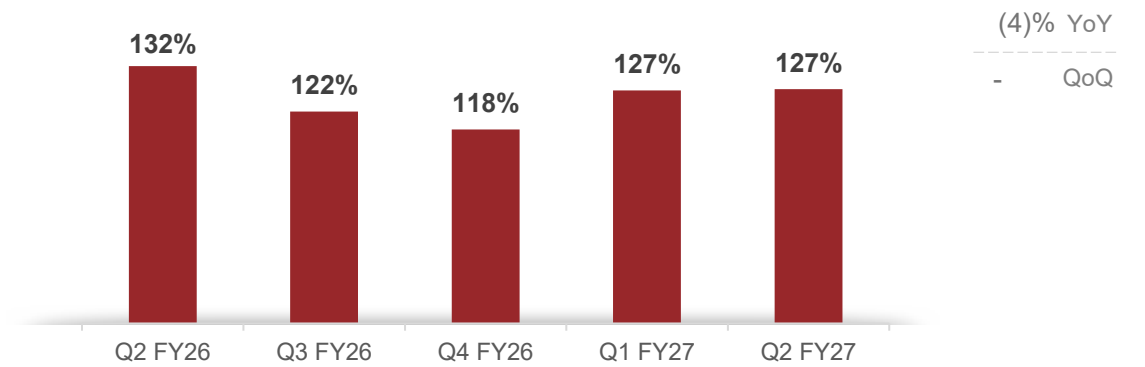


Q2 & Q3 FY26 excludes interim profits

RWA to Assets (%)

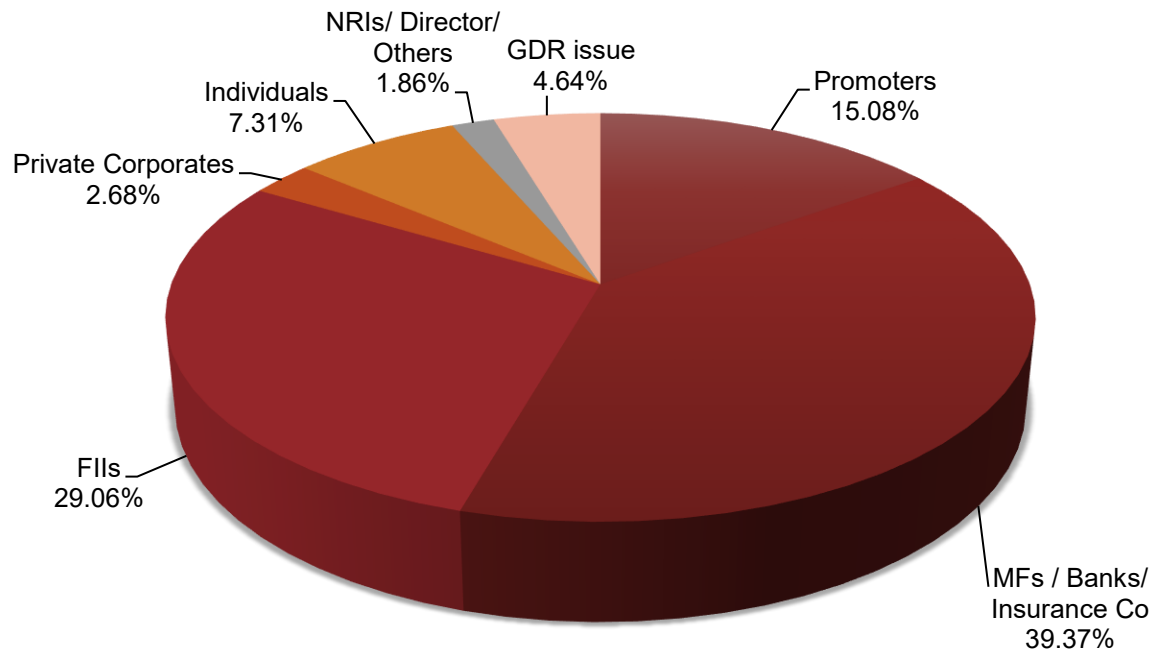


Liquidity Coverage Ratio (%)



Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

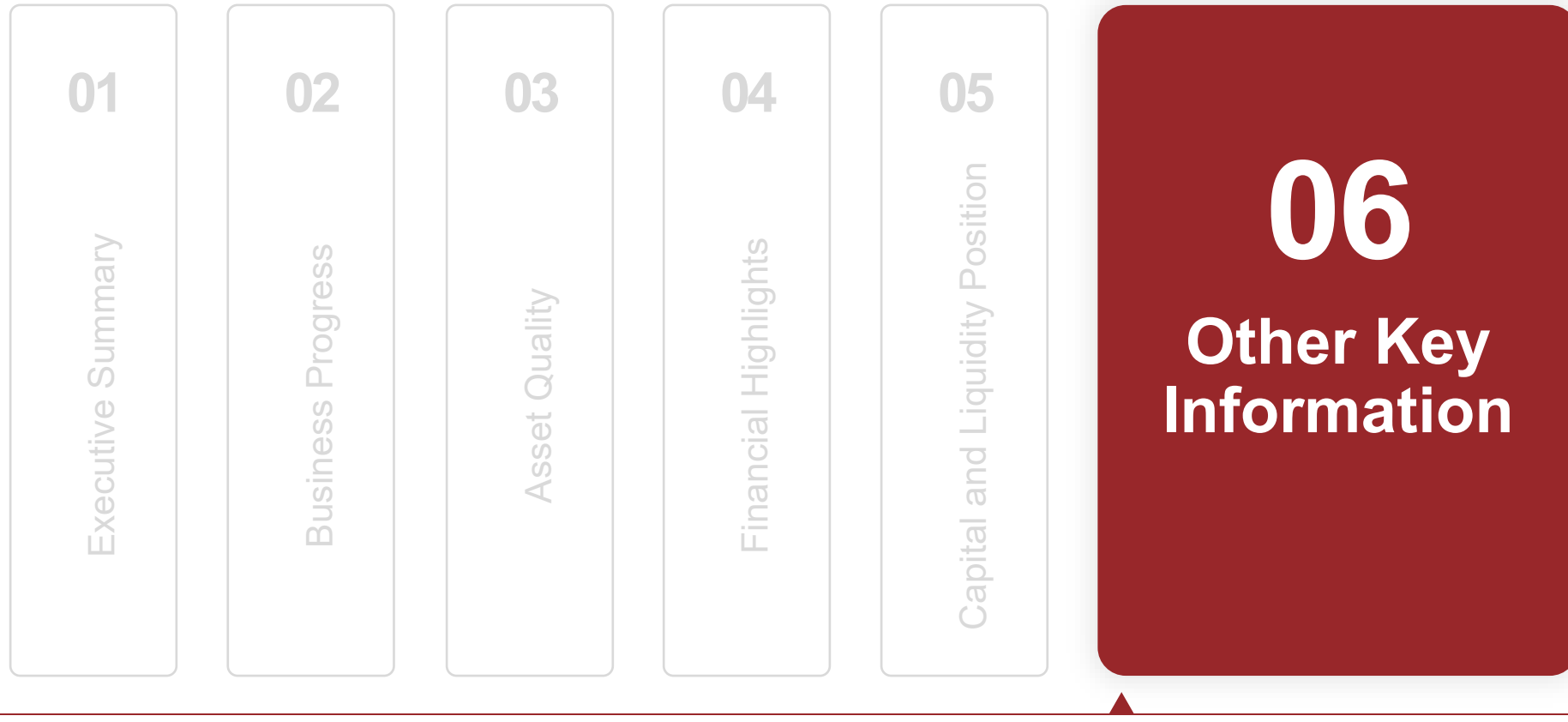
Domestic Rating

- CARE A1+ for Certificate of Deposits.
- CRISIL A1+ 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.

Presentation Path

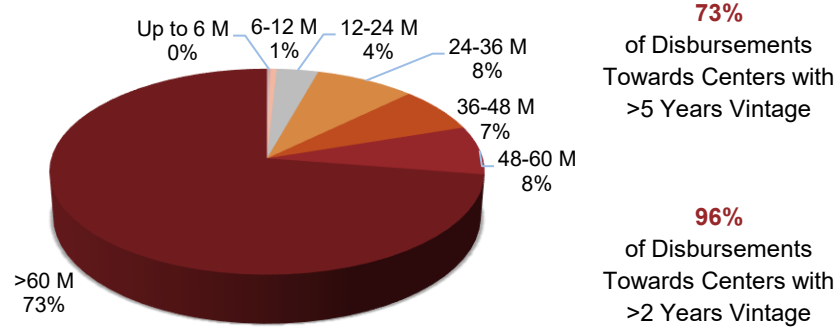


Micro Loans: Additional Disclosures (1/2)

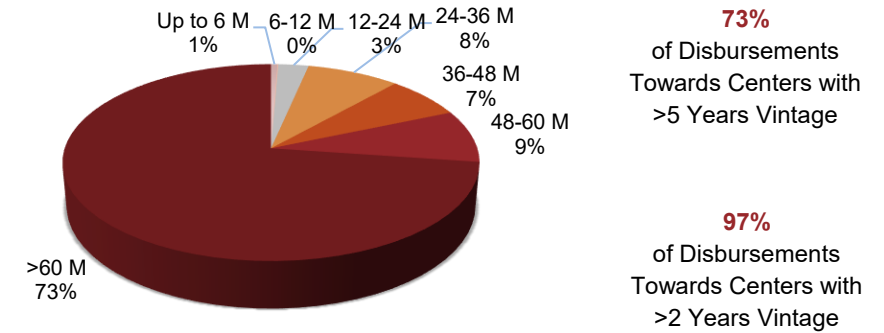


Disbursements Across Centers by Vintage

Cumulative 12M ending Sep-26

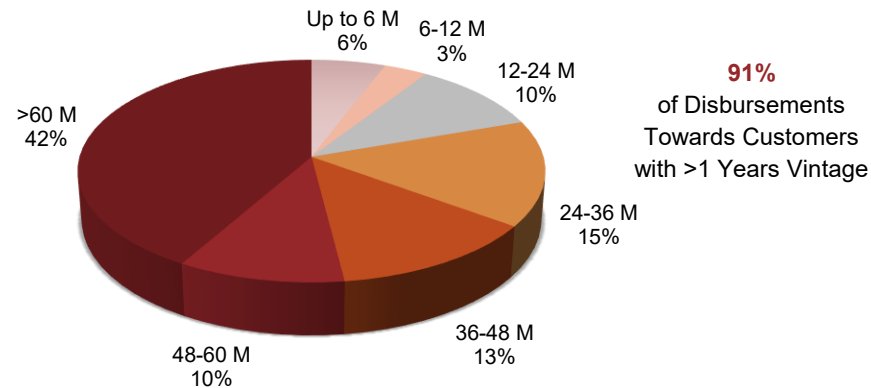


Q2 FY27

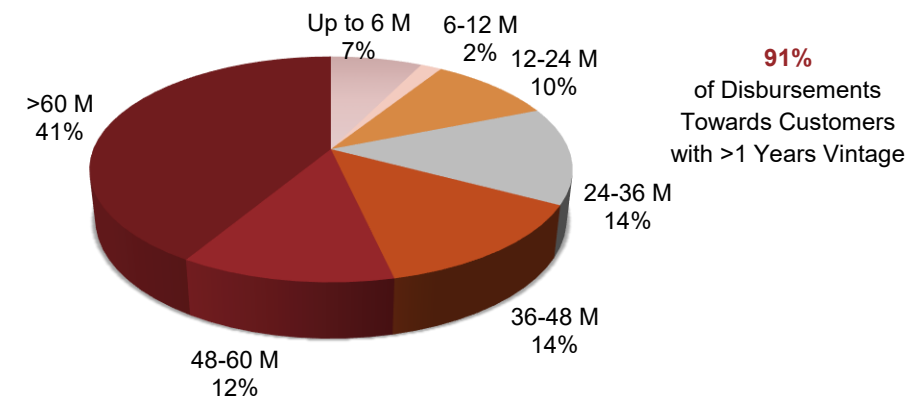


Disbursements Across Customers by Vintage

Cumulative 12M ending Sep-26

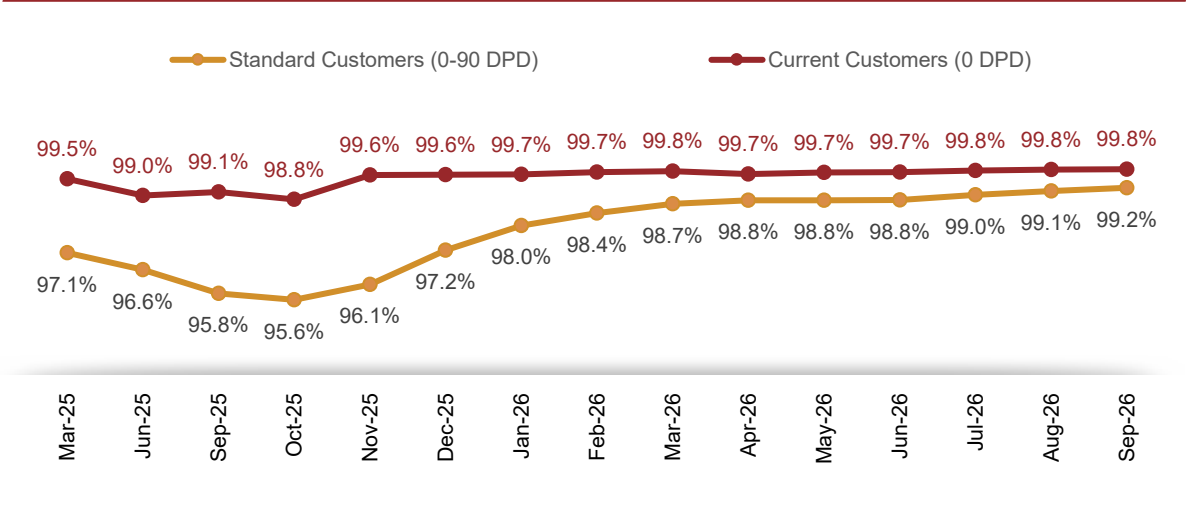


Q2 FY27

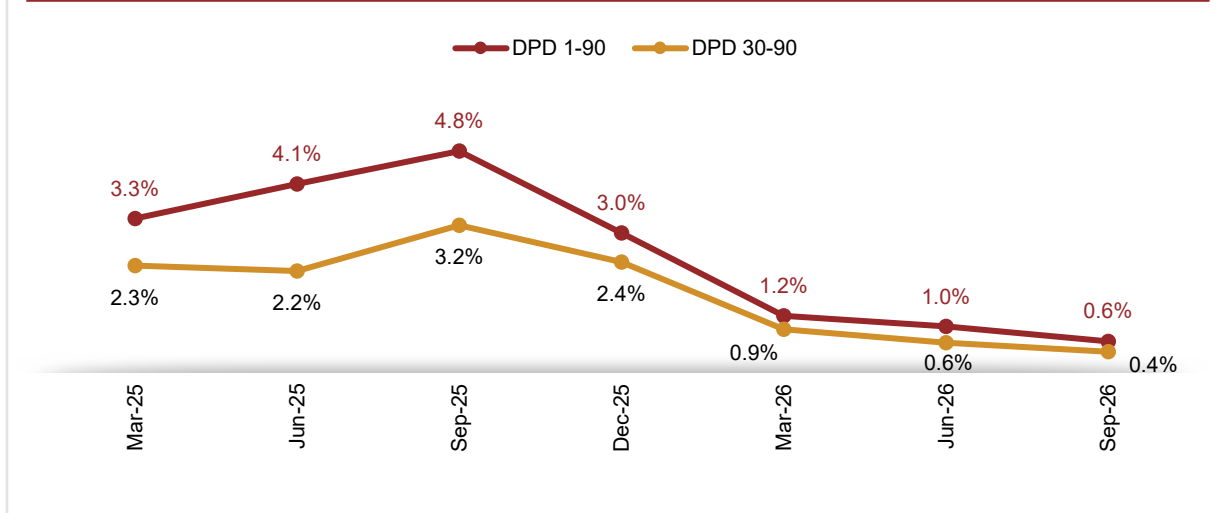


Micro Loans: Additional Disclosures (2/2)

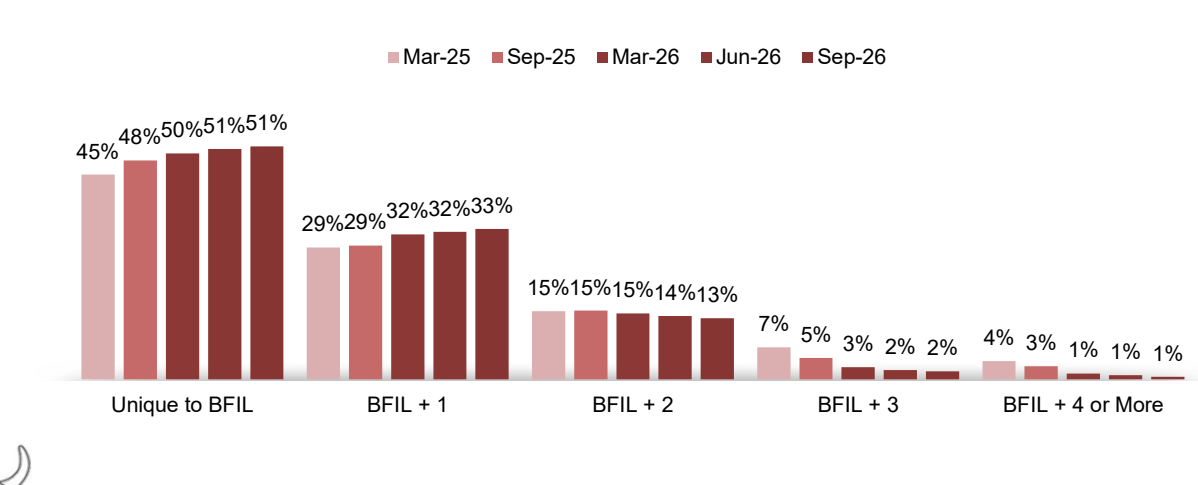
Net Collection Efficiency



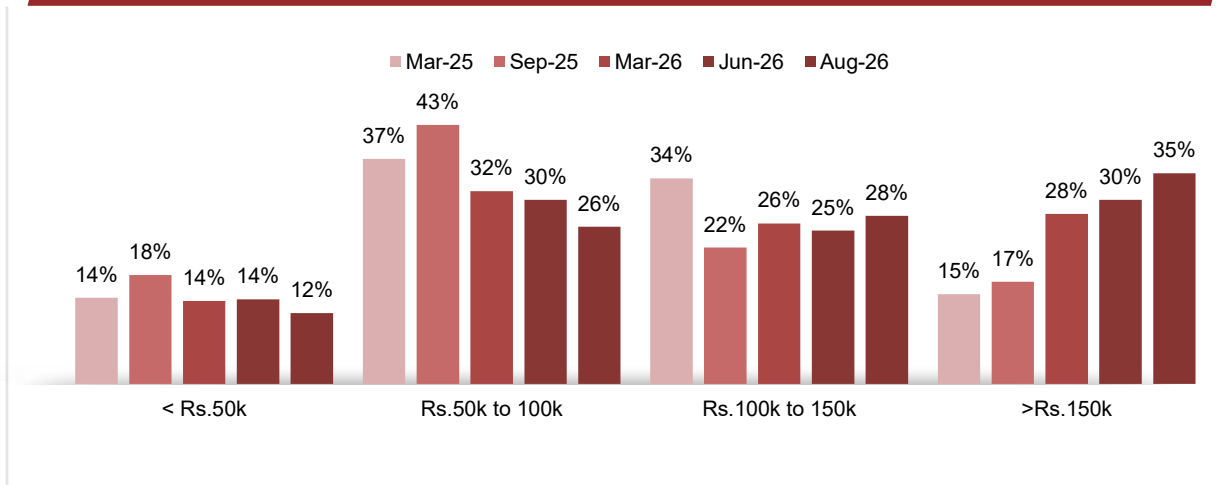
Early Stress Bucket (DPD Book % of Gross Portfolio)



Portfolio Mix by Number of Lenders (by Value)



Portfolio Mix by Customer's MFI Industry Exposure (by Value)



ESG highlights – Select ESG ratings (starting with recently received)



73/100
(09-Sep-26)

CRISIL

An S&P Global Company

69/100
(09-Sep-26)



68/100
(09-Sep-26)



72/100
(02-Jan-26)



65/100
(08-Dec-25)



83/100
(09-Dec-25)



ESG and CSR highlights – Environment initiatives

2032

Target year for Carbon Neutrality
in own operations

~ 37%

Green, Climate, Social, Livelihood &
inclusive portfolio of loan book FY26
(externally assured)

3

Offices LEED
certification

14

Branches/Lobbies with LEED
certification

12,237 hectares

Area restored and treated
under CSR initiatives

**20.57 lakh kilo
litres**

water potential created under CSR

~ 17X

More water harvested in FY 25,
than bank wide consumption in FY
25 (externally assured)



Signatory from July 2026

391

Water harvesting structures created
& rehabilitated

100kW

Renewable energy capacity created
under CSR



ESG and CSR highlights

Social Initiatives – impact

- Reached 3 lakh rural HHs and 1.31 lakh HHs directly supported with increase in income by 30% across five Aspirational Districts
- 1.8 lakh beneficiaries linked under Social Protection Schemes
- 42 FPOs with 25,000+ members supported
- 2,800+ farm and non-farm based entrepreneurs created
- ₹ 17.16 crore productive credit mobilised
- ₹ 10 crore worth of agri produce linked to market
- 1,677 Self-Help Groups supported, strengthening livelihoods and economic participation among women.
- 11,481 women SHG members reached through capacity building, credit linkages and enterprise development.
- 41,100+ individuals facilitated under Ayushman Bharat

Impact through our Initiatives – FY2026

19 lakh farmers
served in BFIL Bharat
Sanjeevani program

60,200+ students
supported under FLN
programmes in 630 schools

955+ sportspersons
supported

21.5 lakh livestock
treated in BFIL Bharat
Sanjeevani program

1,790 teachers
trained to improve learning
outcomes

**140 international
medals**
won

77.8 lakh vaccinations
administered in BFIL Bharat
Sanjeevani program

7,600 entrepreneurs
supported including women led
enterprises

**420+ women
athletes**
supported

8.95 lakh livestock
lives saved in BFIL Bharat
Sanjeevani program

1,100+ PWDs
enabled through skilling and
employability initiatives

**770 blind cricketers
&
40 para-athletes**
supported



Awards & Accolades



IndusInd Bank won 'Silver' award, for Excellence in Supply Chain Visibility and Analytics (Finance). This recognition reflects our industry-leading, best-in-class Supply Chain Finance solutions and the value they create for businesses



IndusInd Bank won 'Best Bank Financing the Industry' at the 52nd India Gems & Jewellery Awards, presented by GJEPC India.

As the only bank recognised at this forum in the category this year, reaffirms our continued commitment to enabling growth through continued support and financial solutions.



IndusInd Bank won the 'Best Use of Agents in Testing Award', for successfully implementing automated regression testing within the Bank's security environment. The initiative also enabled manual testers to transition towards automation and supported more efficient testing workflows.



IndusInd Bank has been awarded the 'Passion Award' at Automation Anywhere Imagine India 2026, for applying Generative AI and automation to solve complex business challenges and drive operational transformation., selected unanimously by Automation Anywhere's leadership team.

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