

July 22, 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 ended June 30, 2026

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

Please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter ended June 30, 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
Company Secretary**

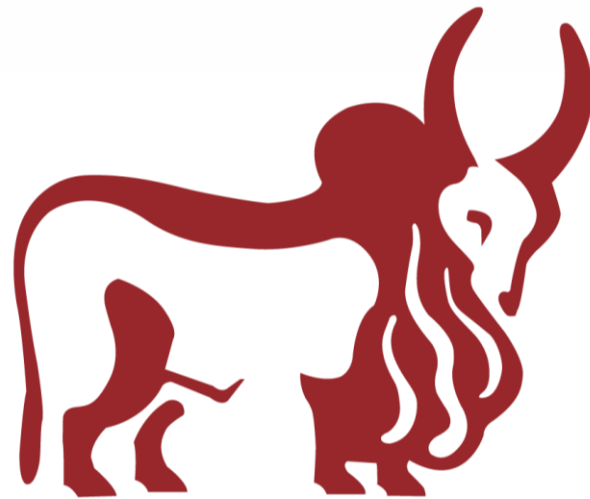
Encl: a/a



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

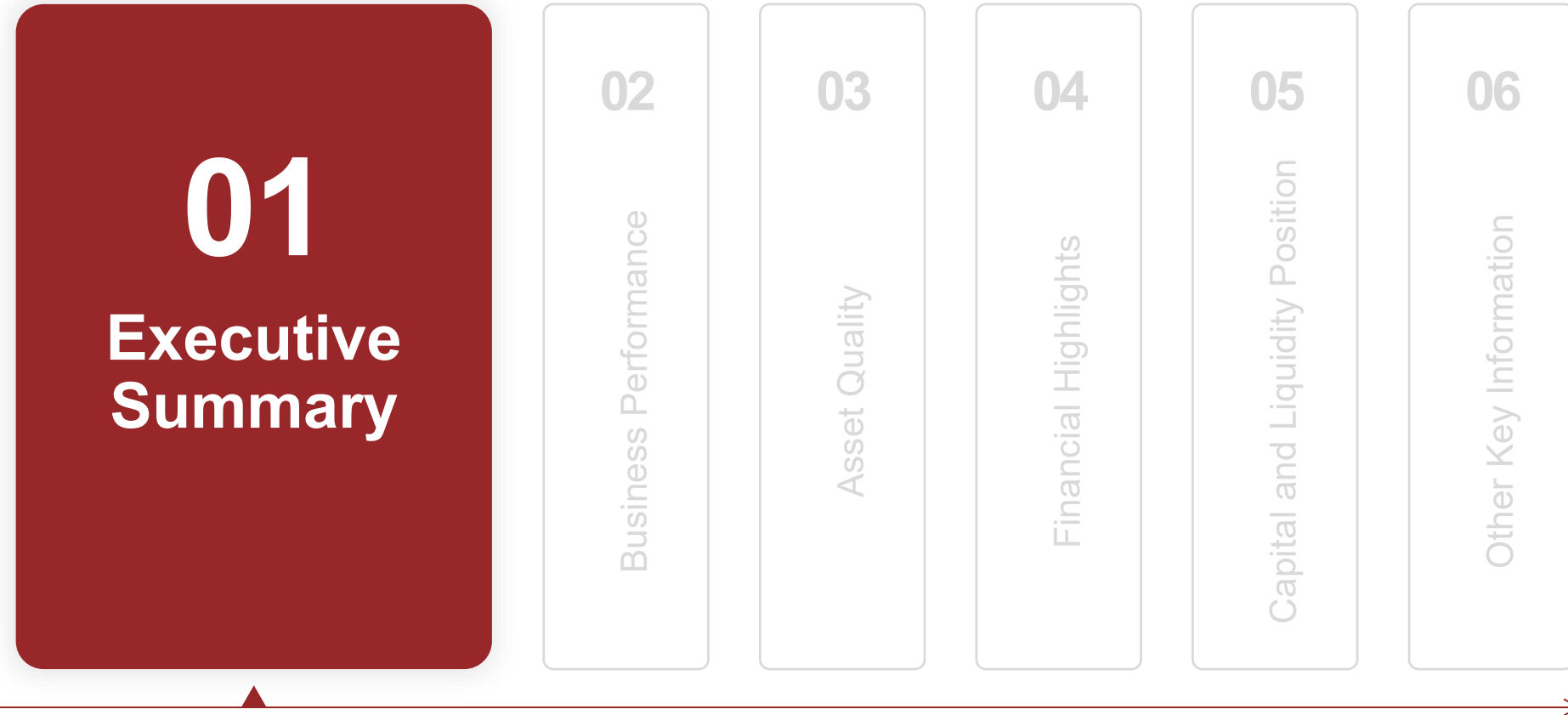
IndusInd Bank



Investor Presentation

Q1-FY27 | June 2026
July 22, 2026





IndusInd Bank at a Glance

5 th Largest Private Bank	 ₹ 3,26,274 ^{crs} Loans	 ₹ 4,14,766 ^{crs} Deposits	 42 mn Customers	 9,413 Touch Points	
Universal Offerings	 50% Retail	 13% SME share in Loan Book	 37% Wholesale	 50% Retail Deposit Share as per LCR	 2.6mn+ Monthly Active Users on INDIE App
Robust Balance Sheet	 17.15% CRAR Tier 1: 16.10% Tier 2: 1.05%	 127% Average LCR		 71% PCR GNPA 3.25% NNPA 0.95%	
Key Profitability Metrics	 ₹ 2,773 ^{crs} Operating Profit	 ₹ 1,037 ^{crs} Net Profit		 0.78% Return on Assets *Annualized	



Highlights for Q1FY27



Balance Sheet

Pivot towards growth from consolidation

Avg Total Deposits: ↑ 1% QoQ

Avg Retail Deposits: ↑ 4% QoQ

Retail Deposit share: 49.5% vs. 47.9% QoQ

Avg Total Loans: ↑ 3% QoQ

Avg Retail & SME Loans: ↓ 1% QoQ

Avg Wholesale Loans: ↑ 7% QoQ



Asset Quality

Continued moderation in stress pools with lower slippages

GNPAs: 3.25% vs 3.43% QoQ

NNPAs: 0.95% vs 1.00% QoQ

PCR: 71% vs 71% QoQ

Net Security Receipts: 0.07% vs 0.08% QoQ

Restructured Book: 0.05% vs 0.06% QoQ

SMA 1 & SMA2: 0.12% vs 0.17% QoQ



Profit & Loss

Net Interest Margins (excluding one-offs) at 3.35% vs 3.46% YoY and 3.39% QoQ

Operating Profit at Rs.2,773crs growing 8% YoY and 21% QoQ

Consolidated Net Profit at Rs.1,037crs growing 72% YoY and 75% QoQ



Other Updates

Building AI Powered Bank: 12,000+ employees trained; AI platforms support 15,000+ monthly users

50+ ML models evaluate ~0.5mn loans monthly; risk models monitor ~42mn customers



Key Financial Metrics for Q1 FY27

Balance Sheet

Loans

₹ 3,26,274crs

(2)% YoY | 3% QoQ

Deposits

₹ 4,14,766crs

4% YoY | 4% QoQ

Borrowings

₹ 43,864crs

(16)% YoY | 3% QoQ

Net worth

₹ 64,798crs

3% YoY | 3% QoQ

Total Assets

₹ 5,54,926crs

3% YoY | 2% QoQ

CRAR

17.15%

52bps YoY | (33)bps QoQ

Net NPA

0.95%

(17)bps YoY | (5)bps QoQ

Liquidity Coverage Ratio

127%

(10)% YoY | 7% QoQ

Provision Coverage Ratio

71%

124bps YoY | (1)bps QoQ

Book Value Per Share

₹ 832

3% YoY | 3% QoQ

Profit & Loss

Net Interest Income

₹ 4,685crs

1% YoY | 7% QoQ

Total Other Income

₹ 1,787crs

(17)% YoY | 4% QoQ

Operating Profit

₹ 2,773crs

8% YoY | 21% QoQ

Provisions & Contingencies

₹ 1,384crs

(21)% YoY | (7)% QoQ

Net Profit

₹ 1,037crs

72% YoY | 75% QoQ

PPOP to Avg Loans

3.49%

40bps YoY | 56bps QoQ

Provisions to Avg Loans

1.74%

(38)bps YoY | (16)bps QoQ

Return on Assets

0.78%

33bps YoY | 32bps QoQ

Return on Equity

6.26%

255bps YoY | 243bps QoQ

Earning Per Share

₹ 53.2

72% YoY | 74% QoQ

*All P&L ratios are annualized.

Consolidated Balance Sheet (End of Period)

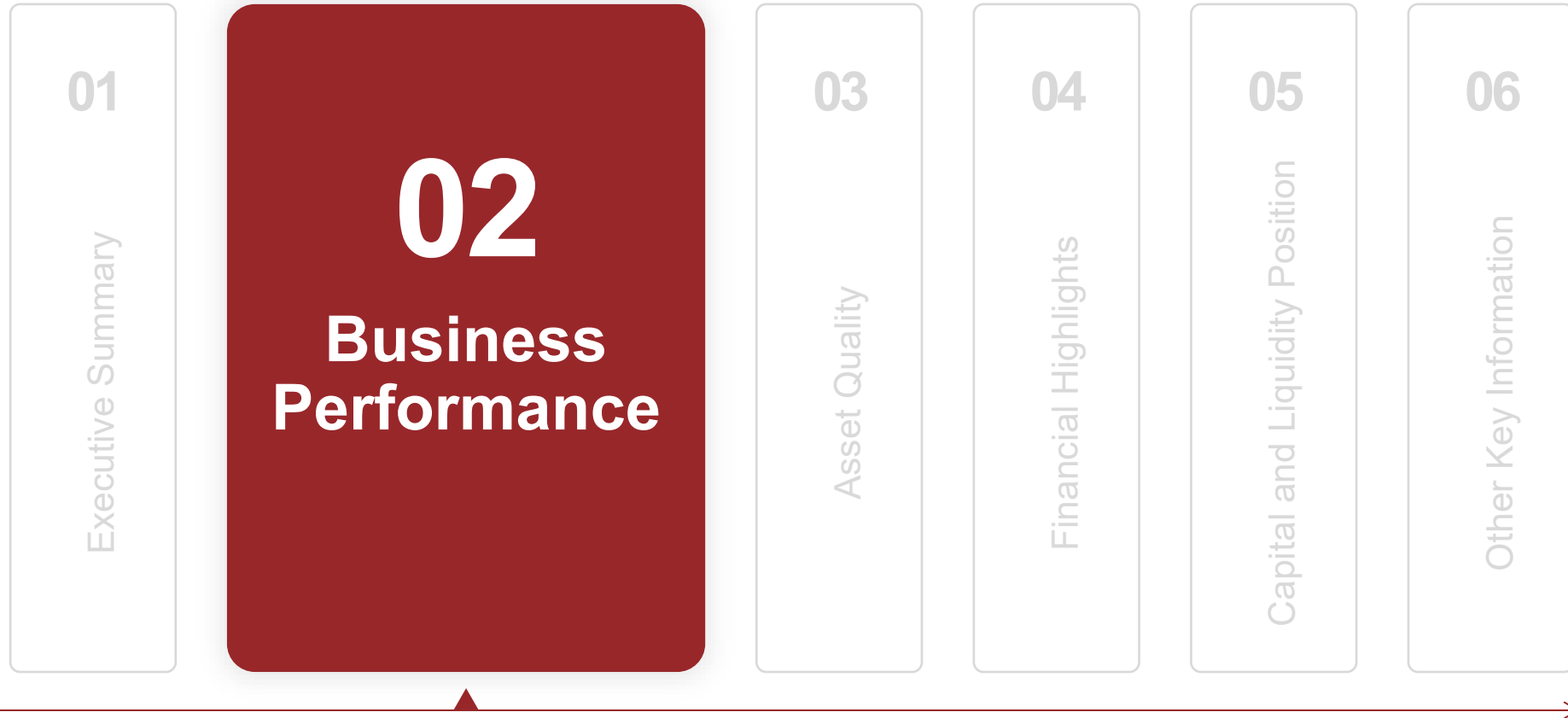
₹ crs	Q1FY27	Q1FY26	Y-o-Y (%)	Q4FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	66,049	64,736	2%	64,961	2%
Deposits	4,14,766	3,97,144	4%	3,99,931	4%
<i>CA Deposits</i>	34,620	33,892	2%	35,034	(1)%
<i>SA Deposits</i>	87,440	91,113	(4)%	89,899	(3)%
Borrowings	43,864	52,203	(16)%	42,789	3%
Other Liabilities and Provisions	29,467	24,691	19%	34,934	(16)%
Total	5,54,926	5,39,552	3%	5,43,394	2%
Assets					
Cash and Balances with RBI	33,766	46,523	(27)%	29,946	13%
Balances with Banks	32,835	16,449	100%	18,987	73%
Investments	1,14,802	1,09,147	5%	1,25,007	(8)%
Advances	3,26,274	3,33,694	(2)%	3,15,871	3%
Fixed Assets	2,515	2,506	0%	2,546	(1)%
Other Assets	44,733	31,234	43%	51,037	(12)%
Total	5,54,926	5,39,552	3%	5,43,394	2%



Consolidated Profit and Loss Account

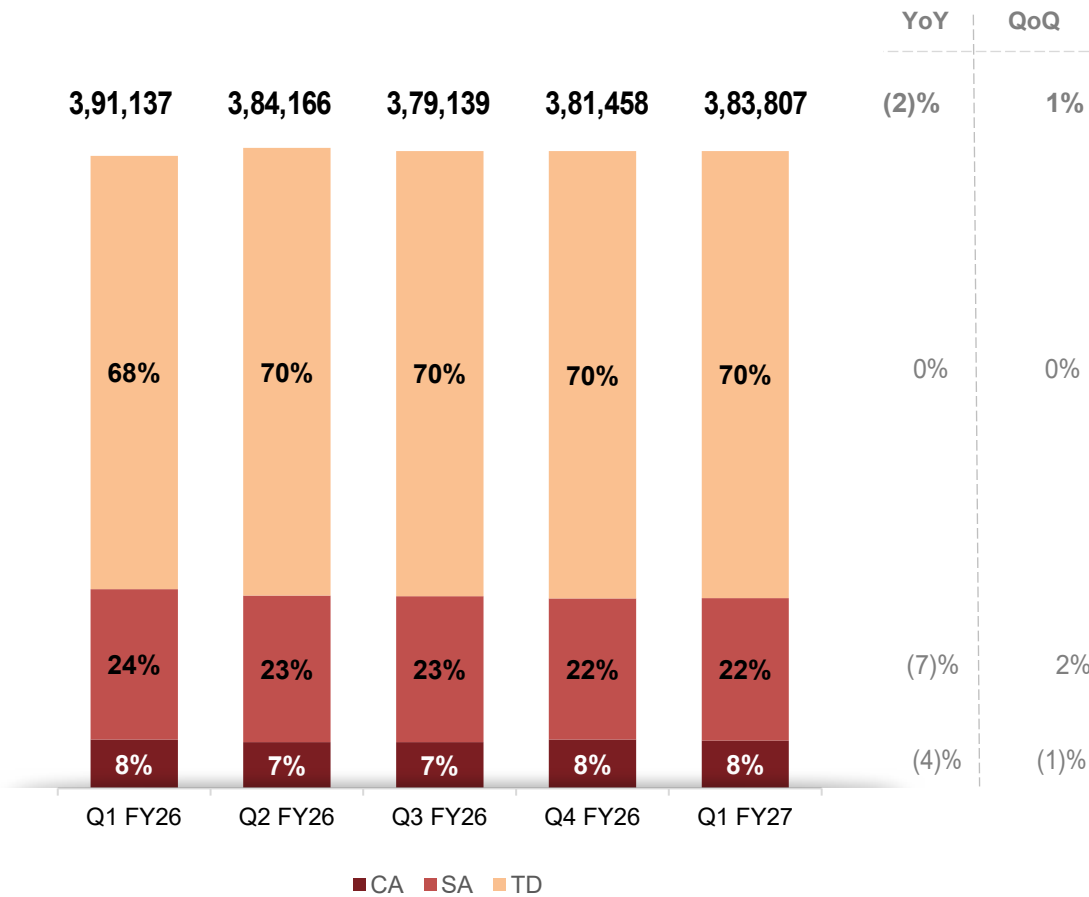
₹ crs	Q1FY27	Q1FY26	Y-o-Y (%)	Q4FY26	Q-o-Q (%)
Net Interest Income	4,685	4,640	1%	4,371	7%
Other Income	1,787	2,157	(17)%	1,714	4%
Total Income	6,471	6,797	(5)%	6,085	6%
Operating Expenses	3,698	4,229	(13)%	3,790	(2)%
Operating Profit	2,773	2567	8%	2,295	21%
Provisions & Contingencies	1,384	1,760	(21)%	1,482	(7)%
Profit /(Loss) before Tax	1,389	807	72%	813	71%
Provision for Tax	352	203	73%	219	61%
Profit/(Loss) after Tax	1,037	604	72%	594	75%



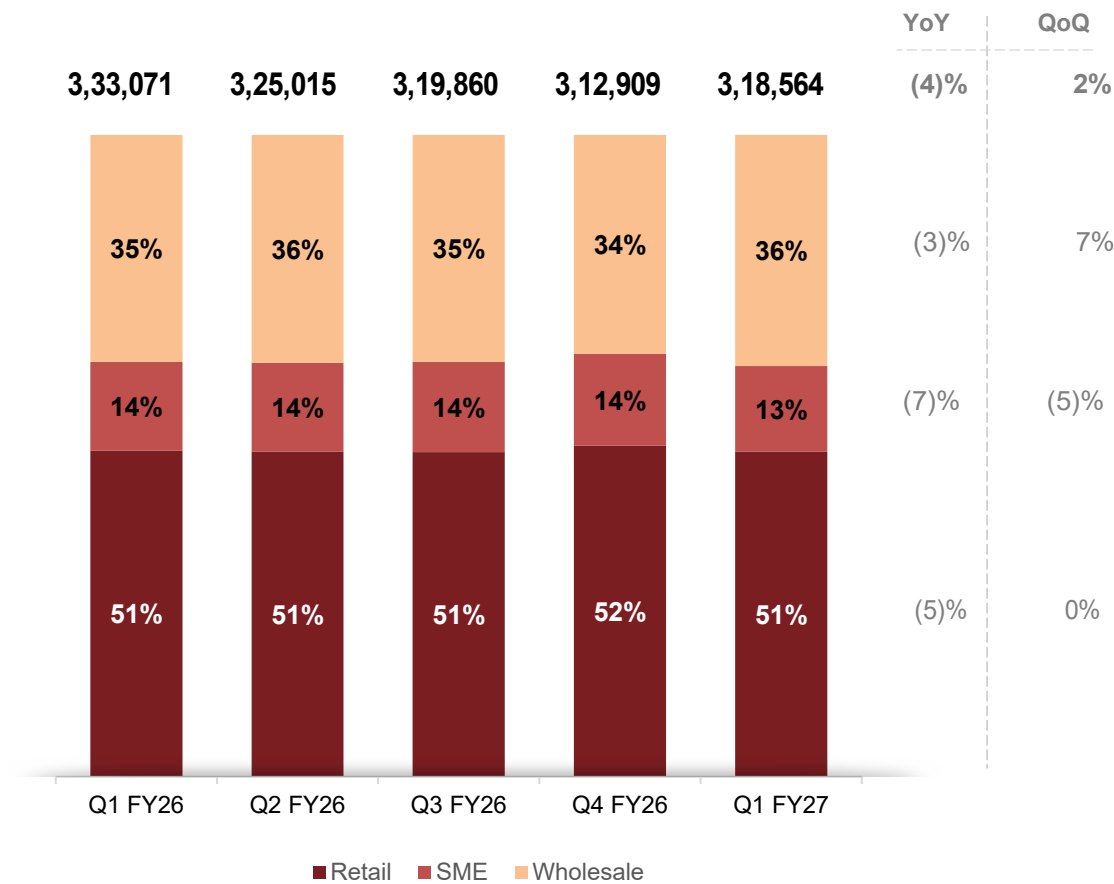


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

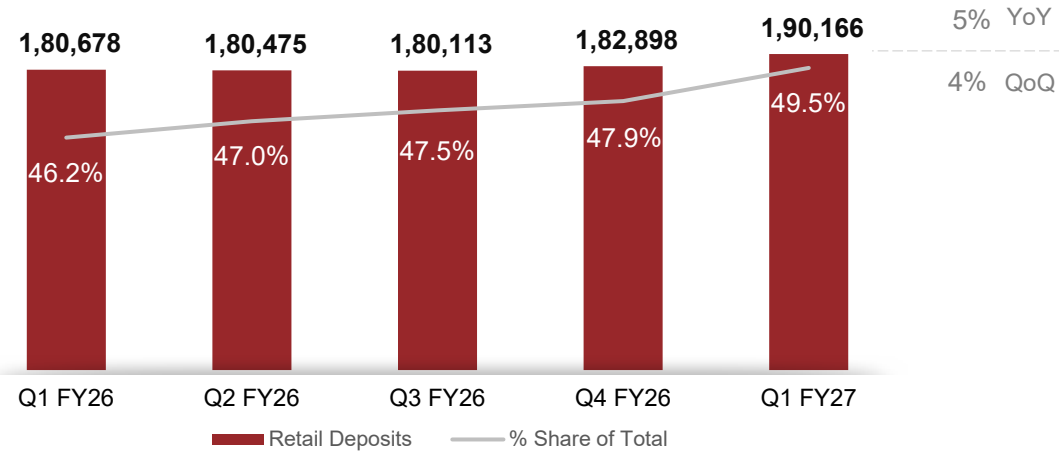


Loan Mix – Average for the period (₹ crs)

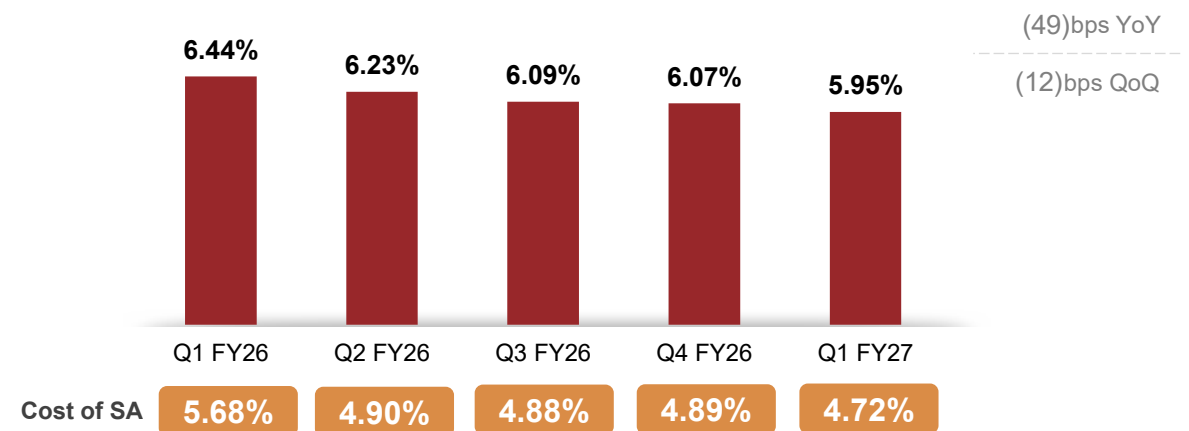


Building a Granular and Cost-Efficient Liabilities Franchise

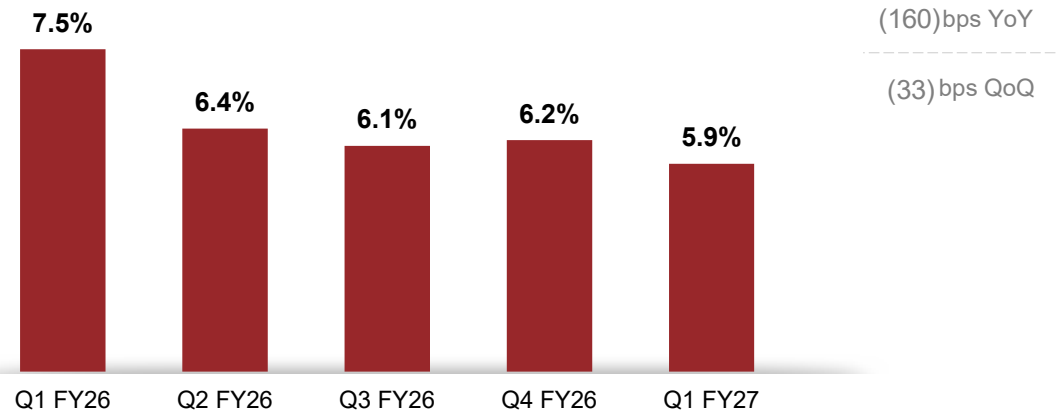
Retail Deposit as per LCR Definitions – Average (₹ crs)



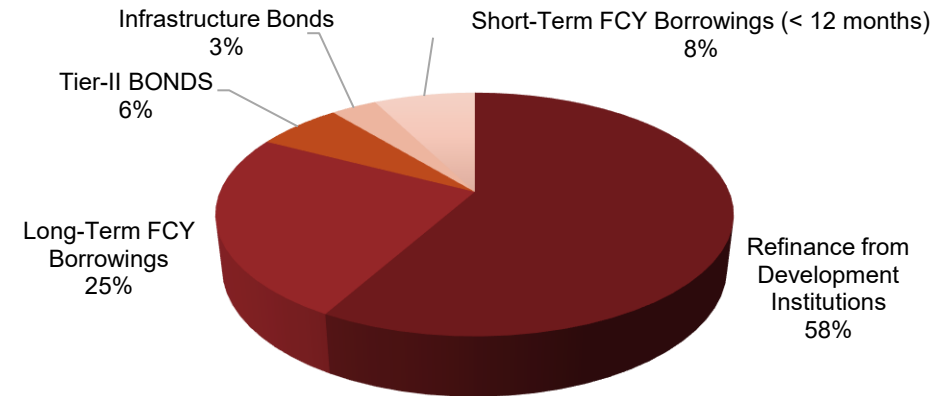
Cost of Deposits (%)



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 1.60lacs 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



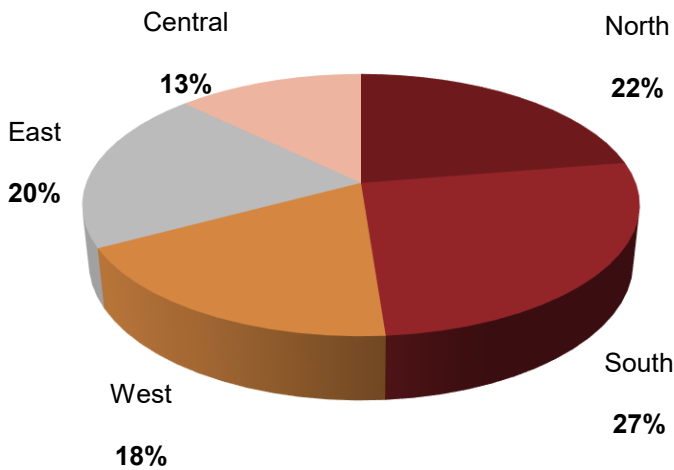
9,413+
Touch Points



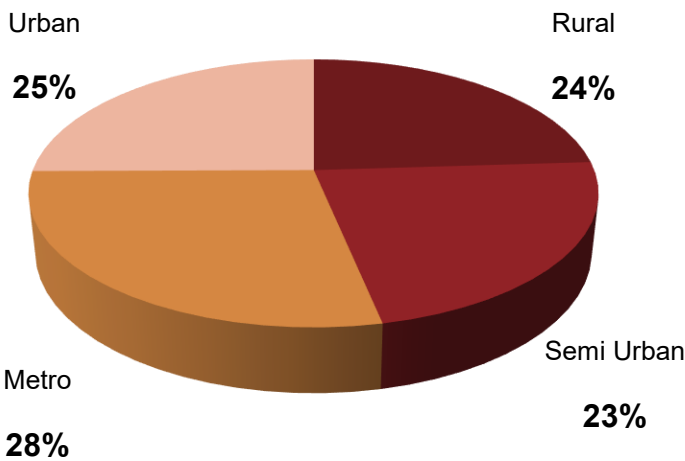
~1,60,000
Villages Covered

Particulars (#)	Jun-26	Mar-26	QoQ
Branches/Banking Outlets	3,137	3,136	1
BFIL Branches	3,348	3,427	-79
Vehicle Finance Marketing Outlets	75	102	-27
Total Outlets	6,560	6,665	-105
ATMs	2,853	2,870	-17
Total Touch Points	9,413	9,535	-122

Regional Breakdown of Branches

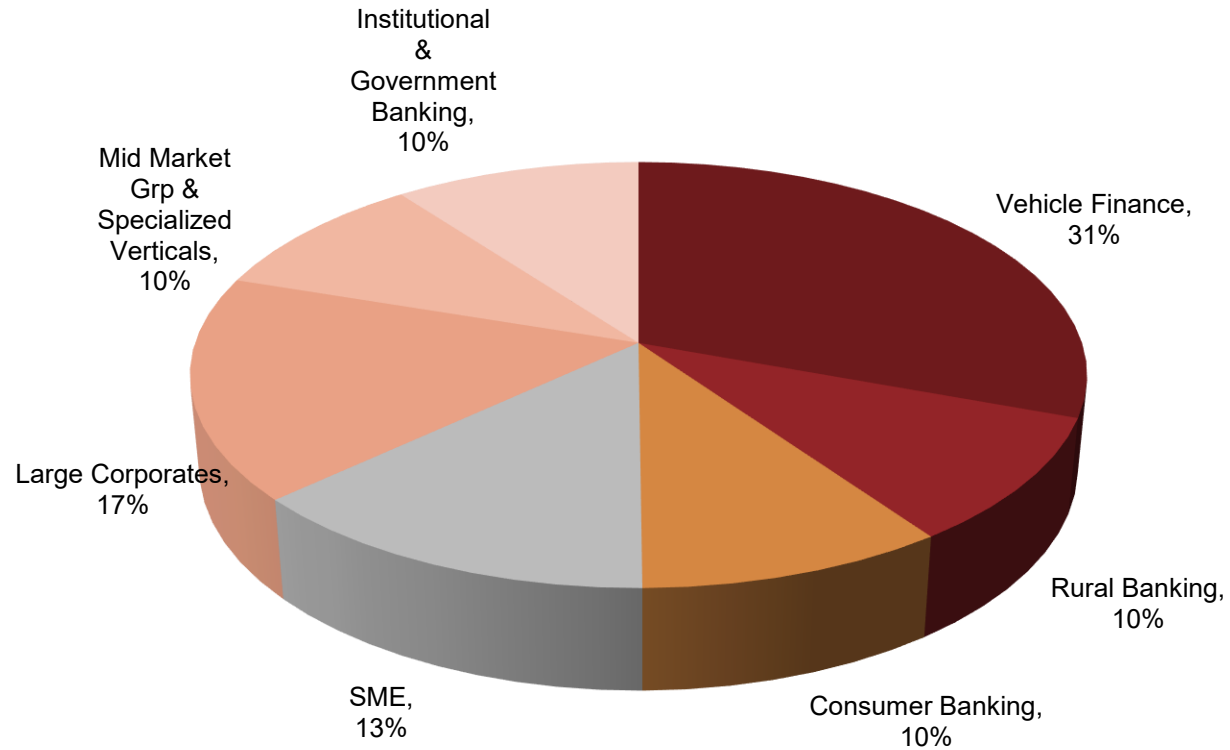


Geographical Breakdown of Branches



Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth (End of Period)

Rs. Crore	Q1 FY27	YoY	QoQ	% Share
Retail	1,62,752	-4%	0%	50%
Vehicle Finance	99,718	3%	0%	31%
Rural Banking	31,417	-26%	-2%	10%
Consumer Banking	31,617	3%	2%	10%
SME	43,295	-5%	-2%	13%
Wholesale	1,20,227	1%	11%	37%
Large Corporates	54,187	2%	16%	17%
Institutional & Government Banking	34,601	-5%	7%	11%
Mid Market Grp & Others	31,439	7%	6%	10%
Overall Loan Book	3,26,274	-2%	3%	100%



Vehicle Finance: Leadership Across Vehicle Categories

35+ Years of Vintage



Market Leader in Most Products



Nationwide Diversified Presence



Healthy Collateral Coverage

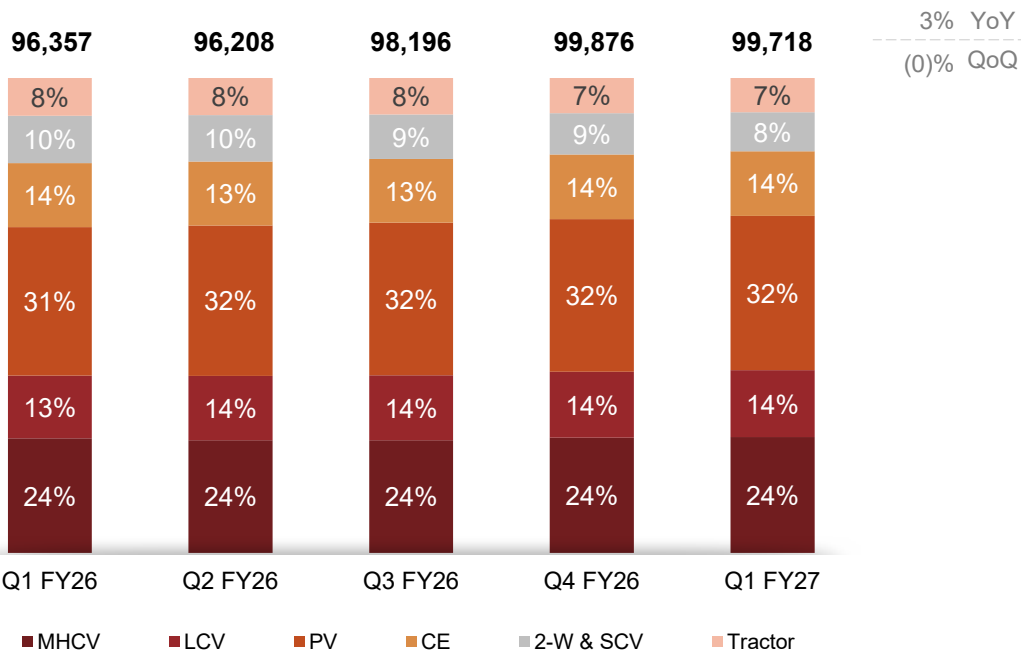


Digital Initiatives for a Customer-first Experience

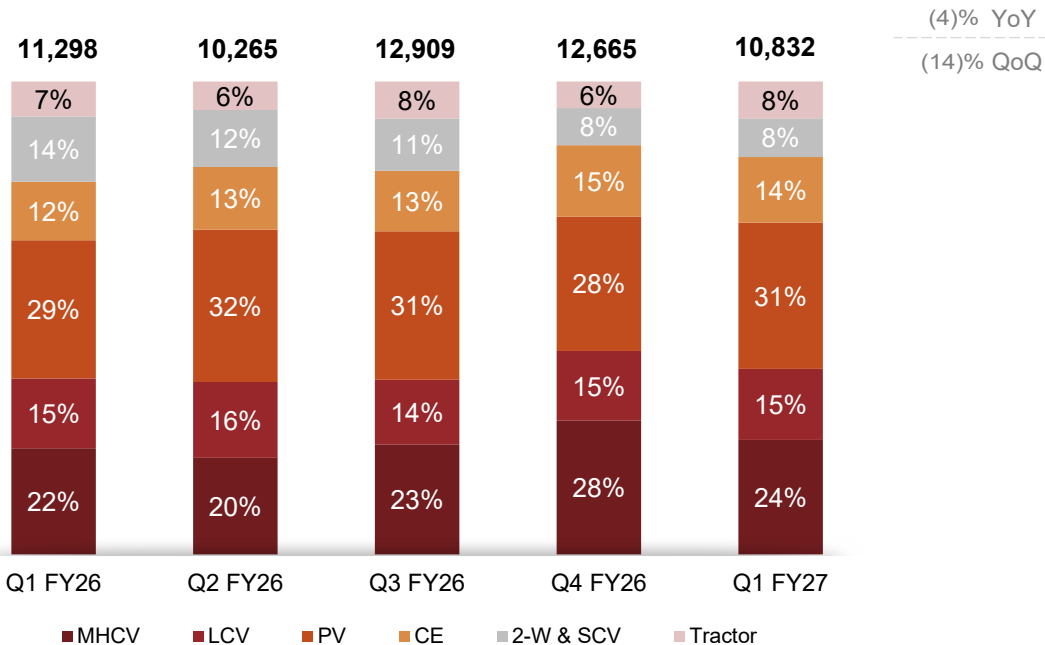


Tapping New Sub-segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



Rural Banking: Leveraging Deep Distribution to Serve the Underserved



160K
Villages
served across
23 States



575K
Borrowing
Merchants

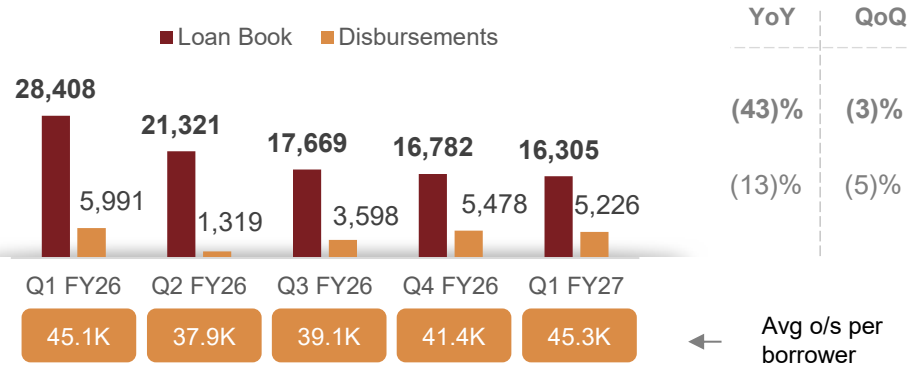


85K+ Active
Bharat Money
Stores Banking
at doorstep in
remote areas



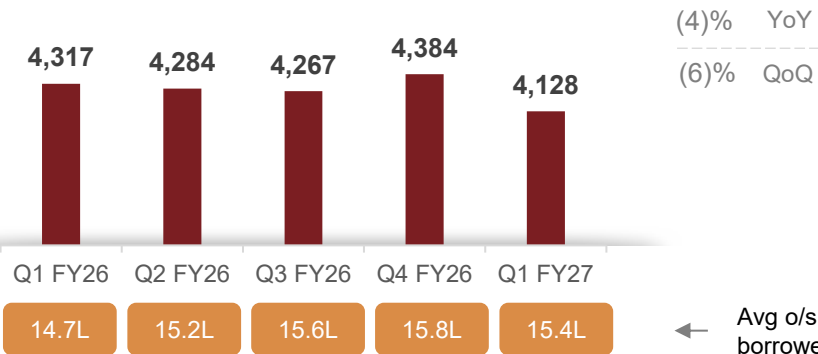
27K+
Unique
Farmers

Micro Loan Book* (₹ Crs)

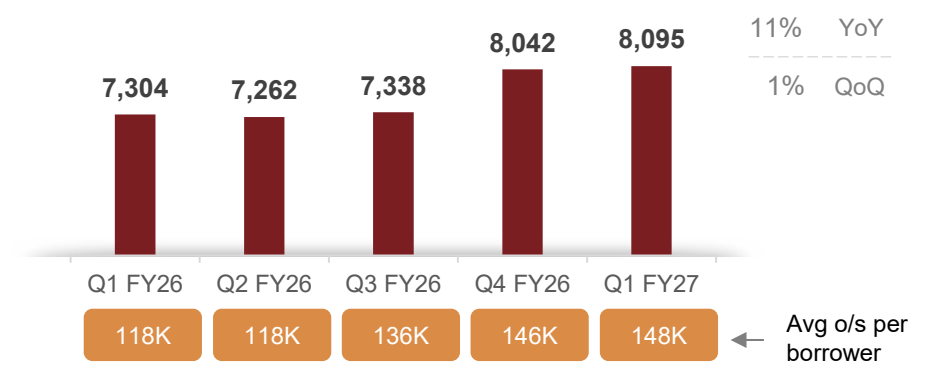


* Includes Microfinance loans as per RBI definition and other inclusive banking loans

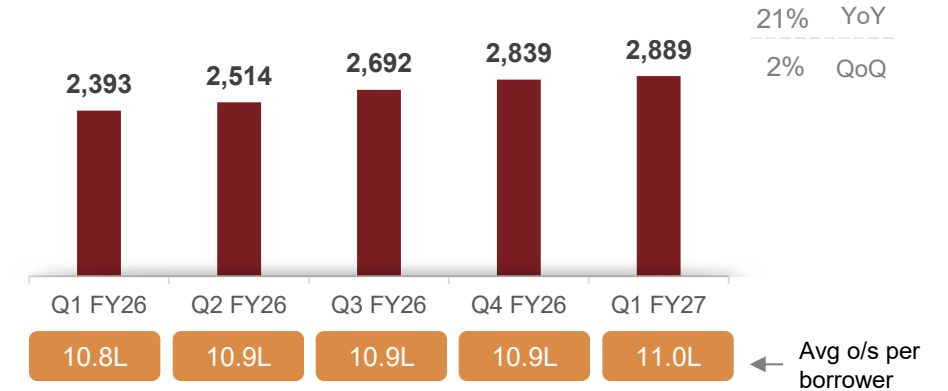
Kisan Credit & Other Rural Loan Book (₹ Crs)



Merchant Loan Book (₹ Crs)



Affordable Housing Loan Book (₹ Crs)



Consumer Banking: Broadening the Traditional Retail Asset Franchise



Improved risk & analytical models



Increased digital & branch sourcing

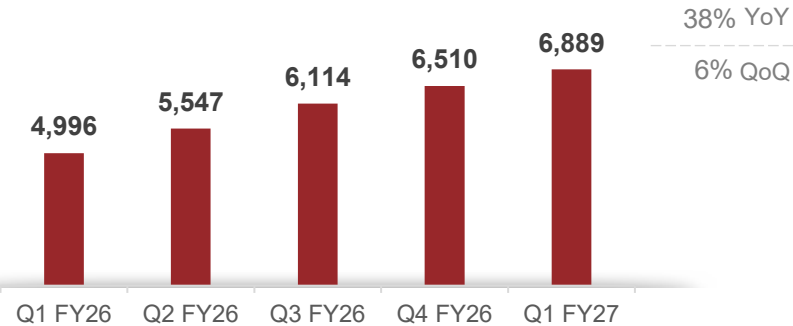


RuSU expansion

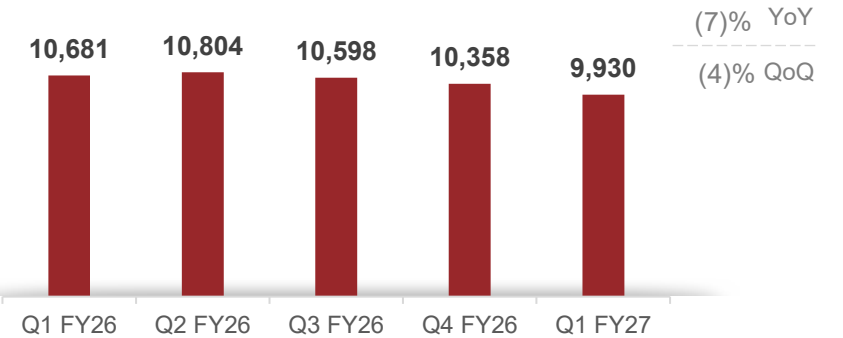


Process revamps

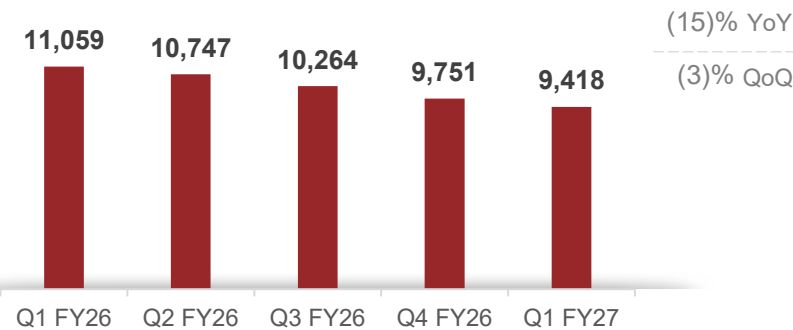
Home Loans (₹ crs)



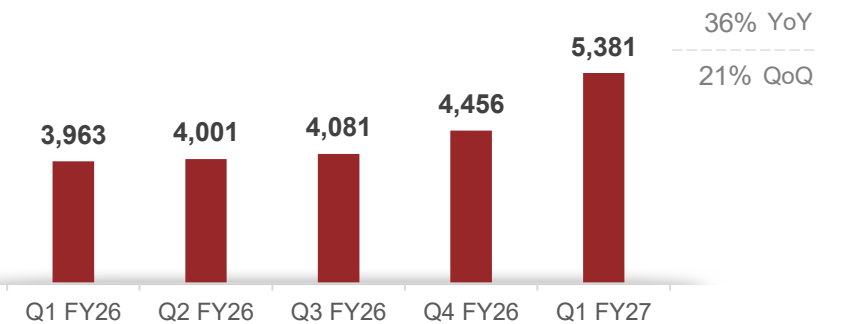
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



SME: Addressing Large Opportunity with Focus on Granular Portfolio



**Integrated
Operating Model**



**Tailormade
Digital Offerings**

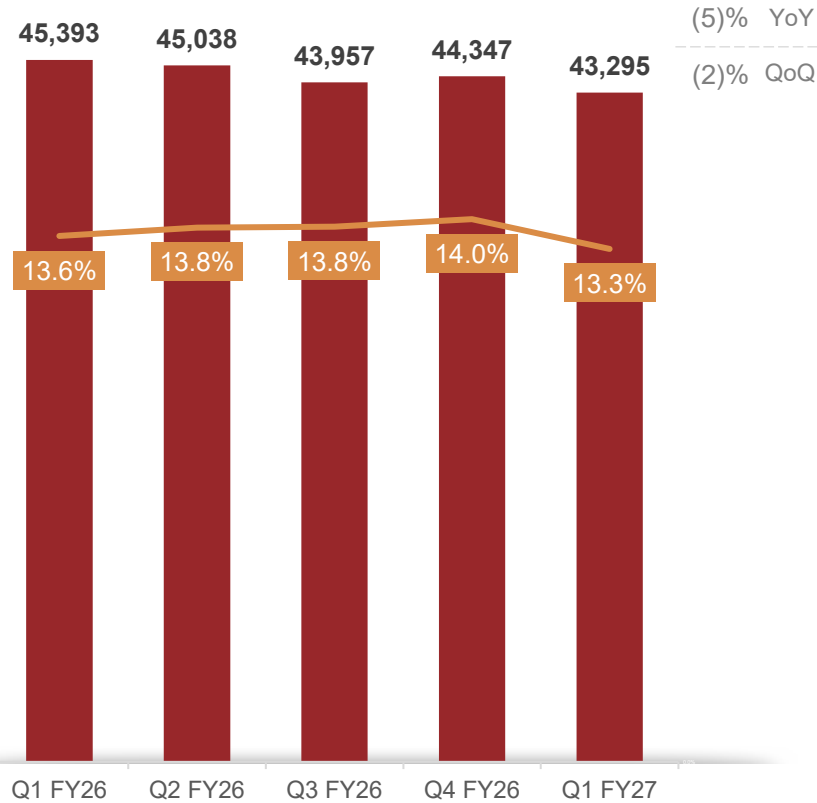


**Strong Risk
Assessment & EWS**

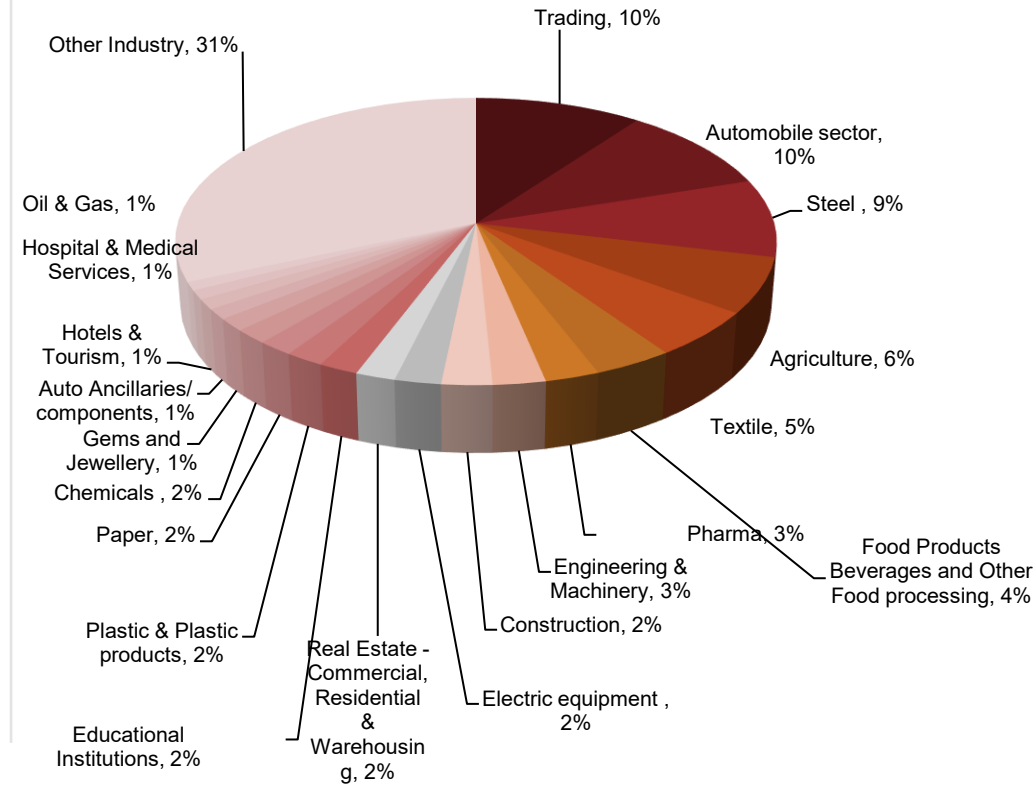


**Increasing SME
Distribution
Coverage**

SME 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



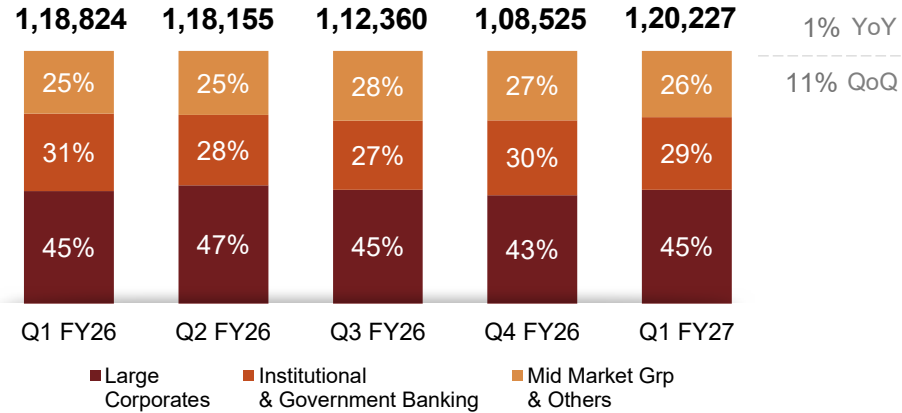
Ingrained Liability Approach



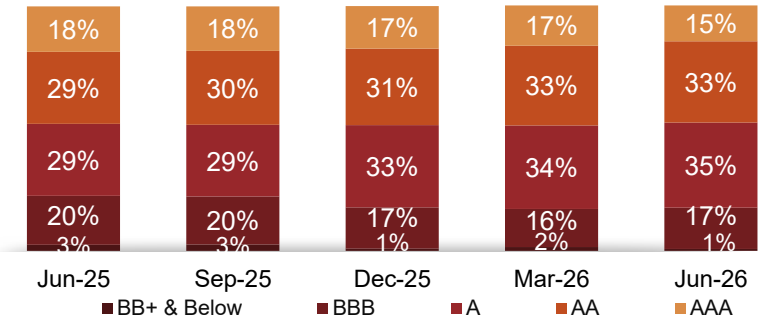
Granularity and Annuity led fees



Wholesale Banking Loan Book (₹ crs)



Risk Profile: Rating wise Corporate Exposure *

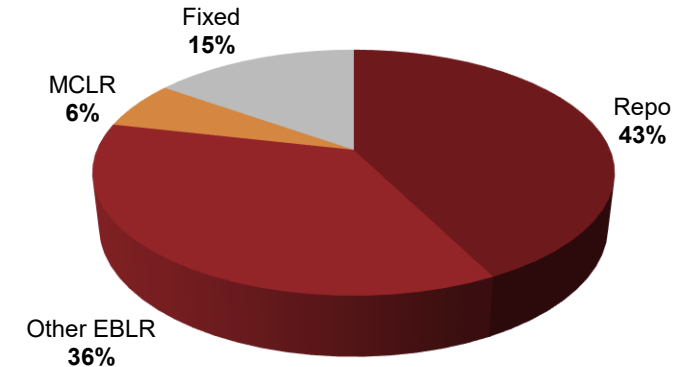


* Includes fund and non-fund-based exposure to corporate clients

Sector-wise Loan Mix (% of Total Loans)

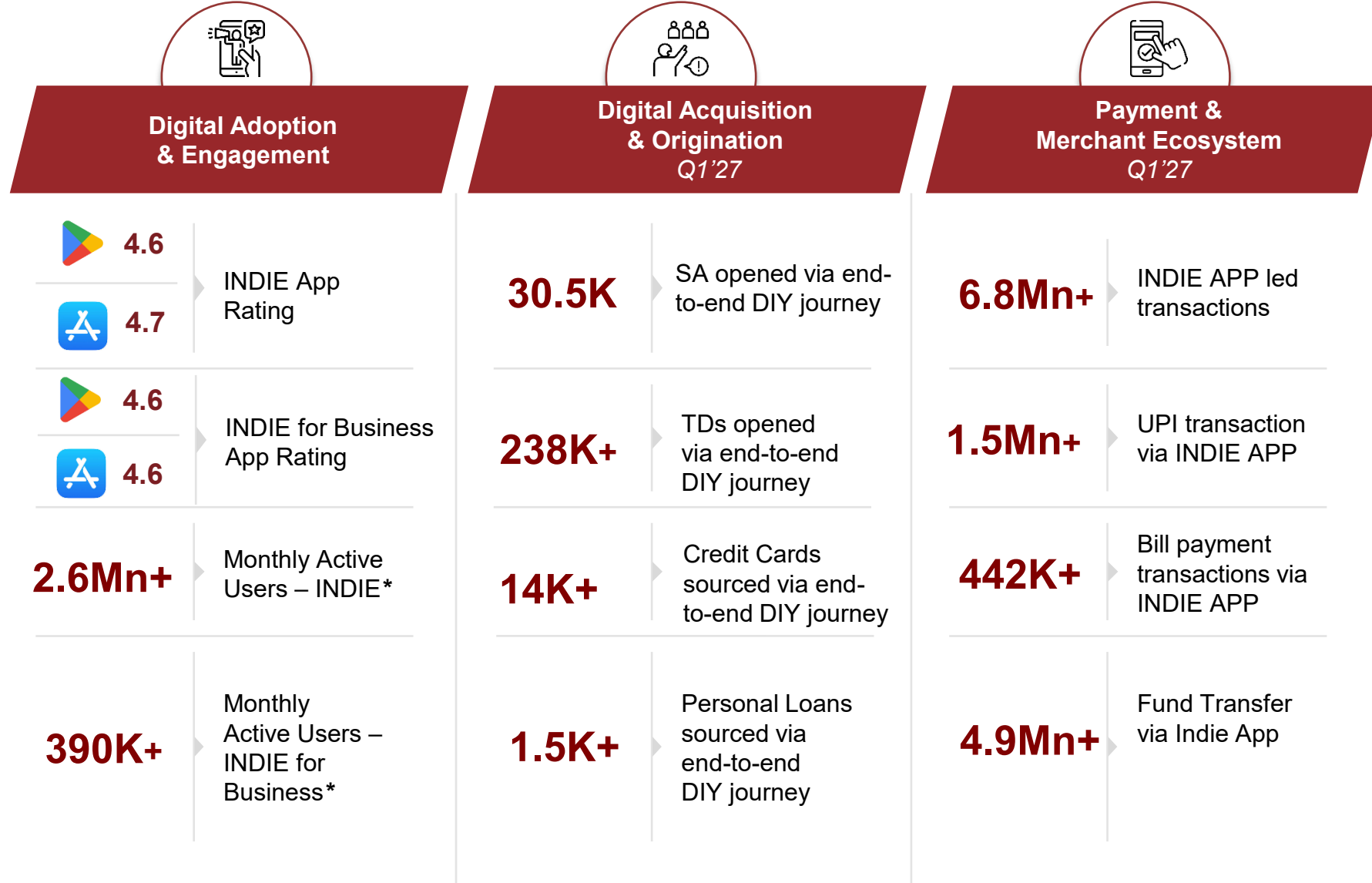
Sector	Q1 FY27
NBFCs (other than HFCs)	6.06%
Real Estate - Commercial & Residential	4.41%
Gems and Jewellery	2.80%
Power Generation – Non Renewable	2.00%
Steel	1.67%
Power Generation – Renewable	1.65%
Others	18.34%
Wholesale Banking	36.92%
SME	13.27%
Consumer Banking	49.81%
Total	100.00%

Benchmark Rate Mix (% of Total Loans)



IndusInd Bank

Digital Banking: Continuing Momentum Across Metrics



* As of 30-June-26

INDIE

One App. Endless Possibilities. Retail made simple with INDIE.

100 + Banking Features across Web & Mobile

5Mn+
Registrations*

2.1Mn+
SA Customers*

51%
MAU
Customers**

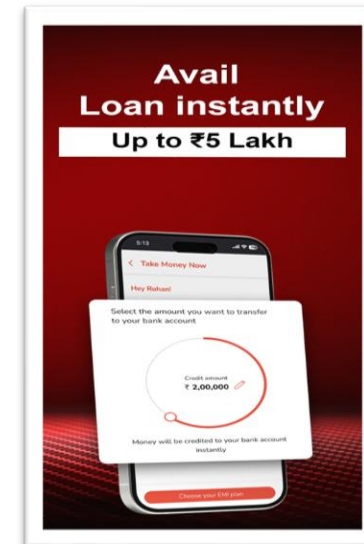
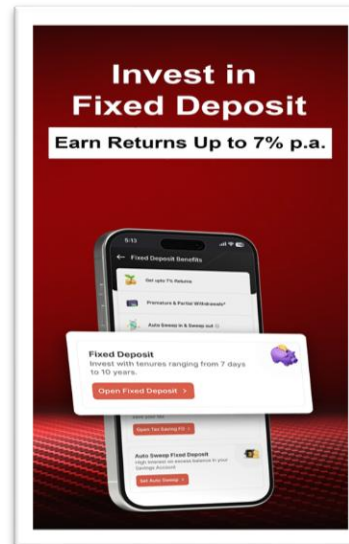
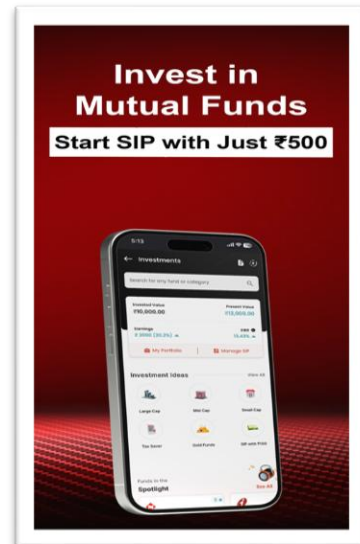
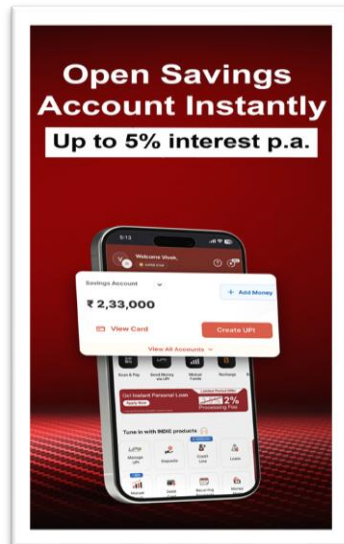
28K+
Total Credit
Lines**

6,800 Cr. +
FDs & RDs
opened**

Scan
to watch
video



Savings Account | Payments | Deposits | Line of Credit | Credit Cards | Investments | Digital Servicing | more...



*as of 30-June-2026
** Cumulative numbers for Q1

INDIE for Business

A Next Gen 'all in one' Business SUPER APP #BetterBusinessBanking

100 + Banking Features across Web & Mobile

Self Registration | Payments | Merchant Collections | Business Loans | Notifications | Current Accounts | more..

700K+
Registrations*

65%
MAU Customers**

₹25K Cr. +
Transactions
Value***

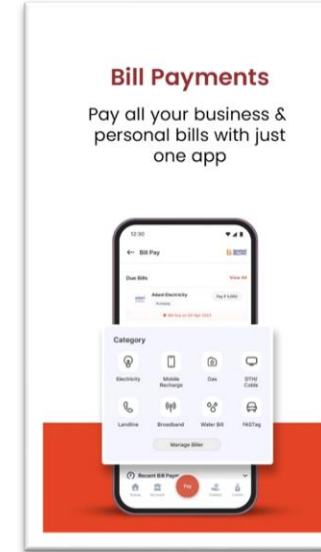
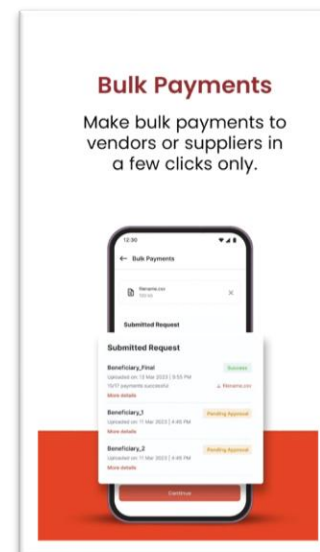
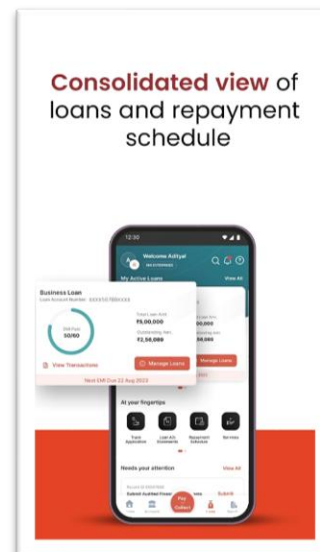
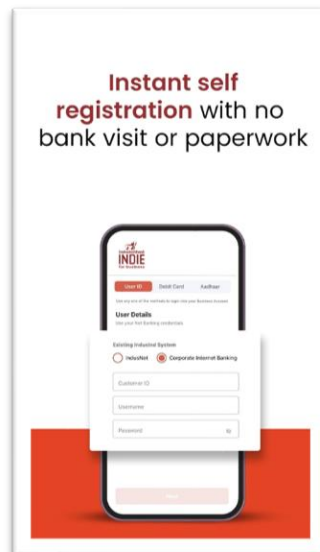
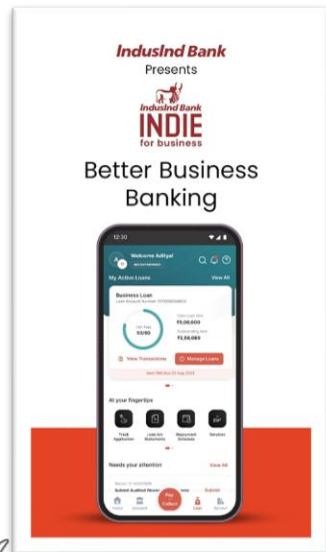
₹98 Cr. +
Tax & Bill
Payment***

₹118 Cr. +
FDs & RDs
opened***

Scan
to watch
video



Individual CA | Sole Prop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | One Person Company | Limited Company

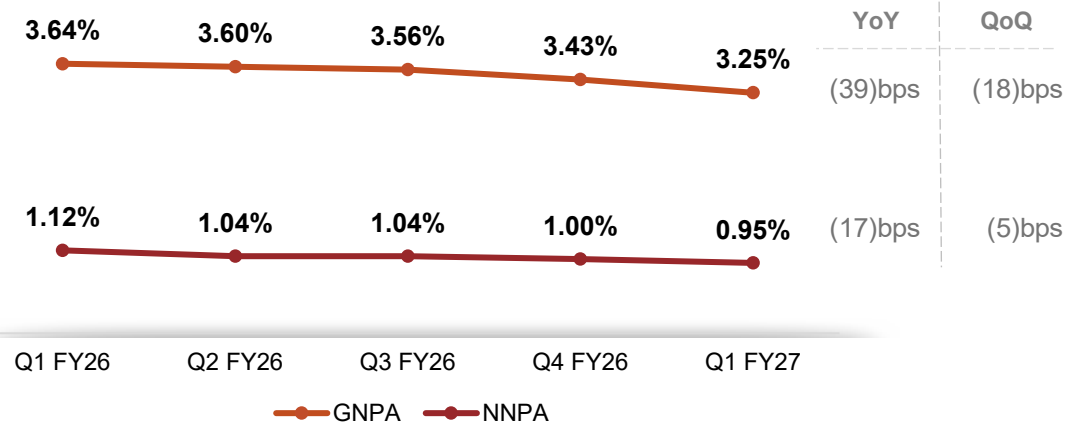


* As of 30th Jun '26 | ** On ETB base
** Cumulative numbers for Q1

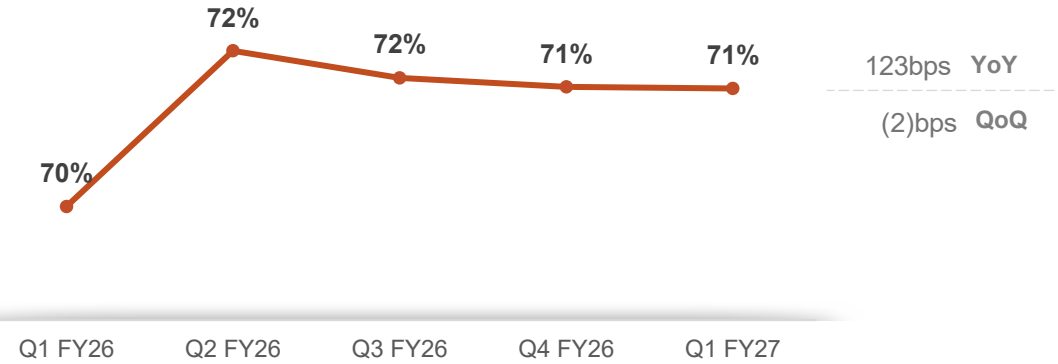


Stressed Assets and Provisions

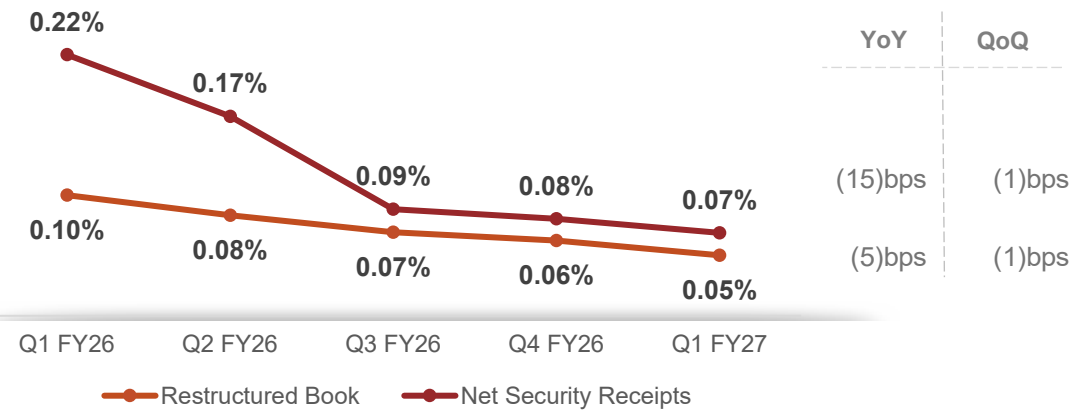
Gross NPA and Net NPA (%)



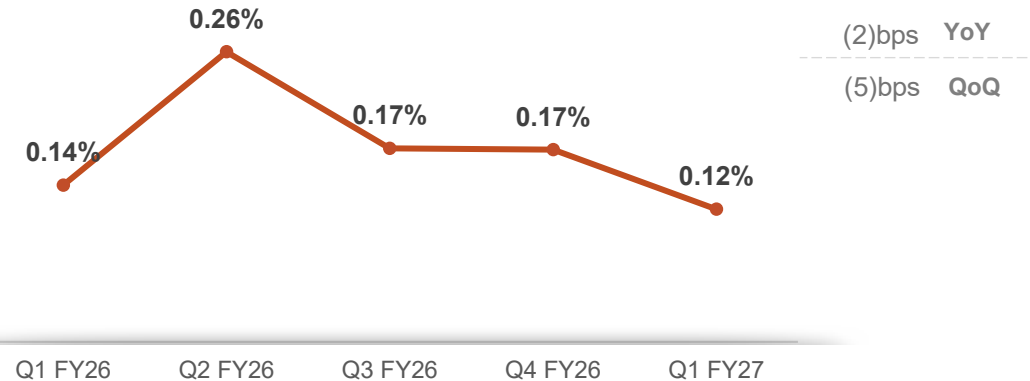
Provision Coverage Ratio (%)



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



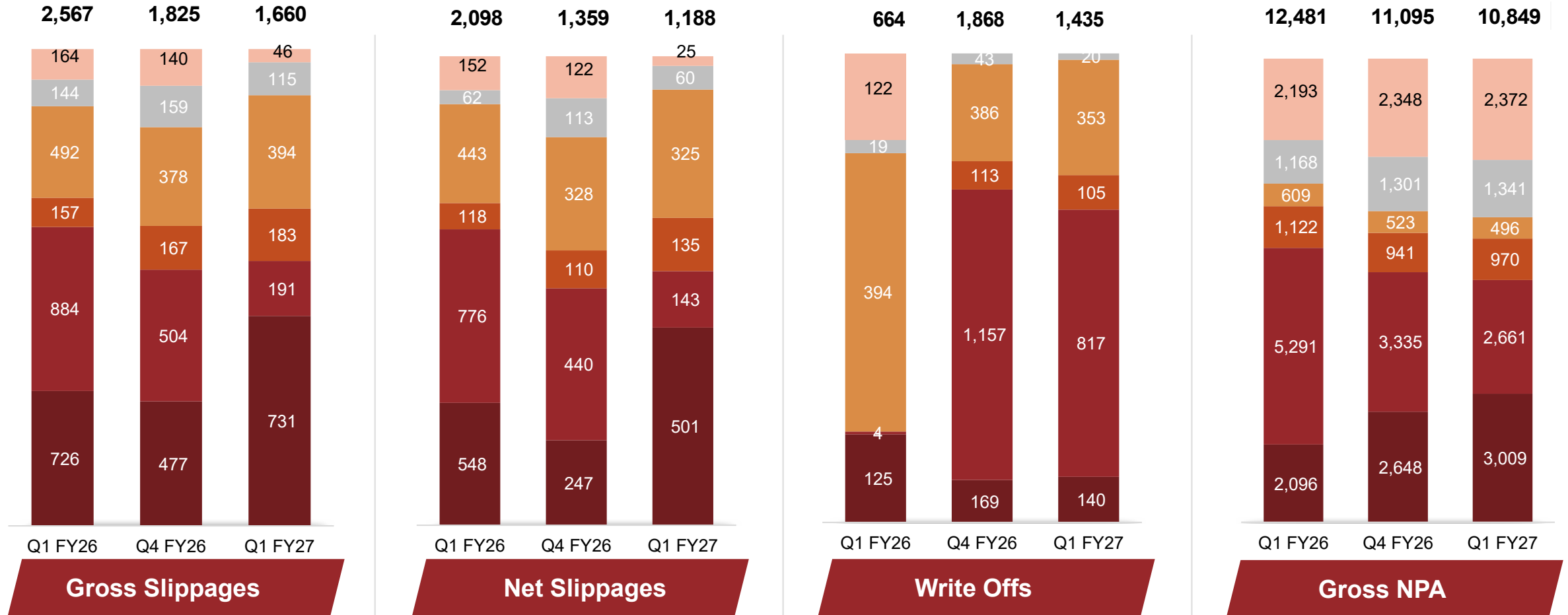
SMA1 and SMA2 (% of Net Advances)*



*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

■ SME

■ Wholesale



Movement in Non-Performing Assets

₹ Crs	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Opening Balance	11,046	12,481	12,058	11,605	11,095
Fresh Additions	2,567	2,537	2,560	1,825	1,660
Deductions	1,133	2,960	3,013	2,335	1,907
-Write-offs	664	2,517	2,612	1,868	1435
-Upgrades	230	199	166	203	225
-Recoveries	239	244	235	263	248
-Sale to ARCs/ Others	-	-	-	-	-
Gross NPA	12,481	12,058	11,605	11,095	10,849
Net NPA	3,721	3,399	3,304	3,169	3,101
% of Gross NPA	3.64%	3.60%	3.56%	3.43%	3.25%
% of Net NPA	1.12%	1.04%	1.04%	1.00%	0.95%
Provision Coverage Ratio	70%	72%	72%	71%	71%
Provision & Contingencies	1,760	2,631	2,096	1,482	1,384
Credit Cost (% of Avg Loans)	2.11%	3.24%	2.62%	1.89%	1.74%



Loan Related Provisions held as on June 30, 2026

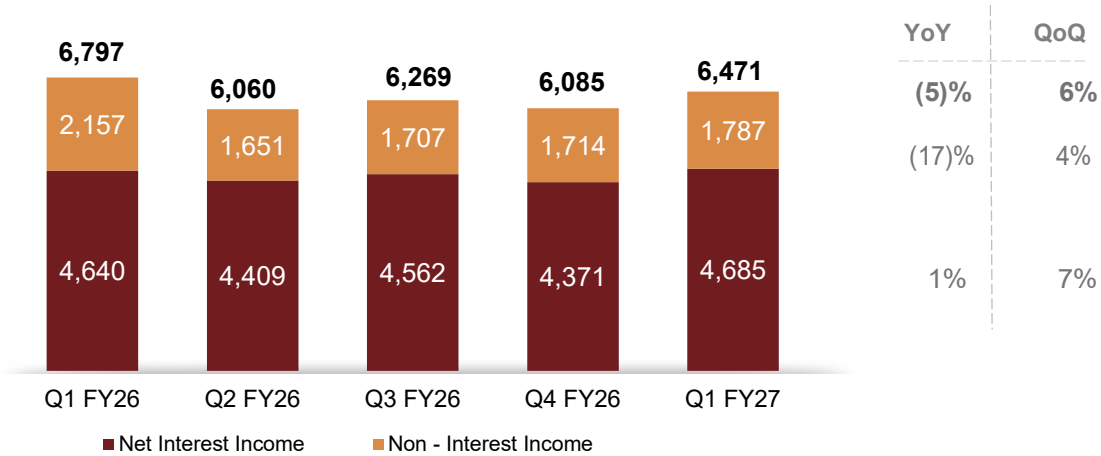
- Specific provision of ₹ 7,678 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,810 crs including restructured
- Provision Coverage Ratio at 71% and total loan related provisions at 88% of GNPA
- Loan related provisions of ₹ 9,558 crs are 2.93% of the loans.



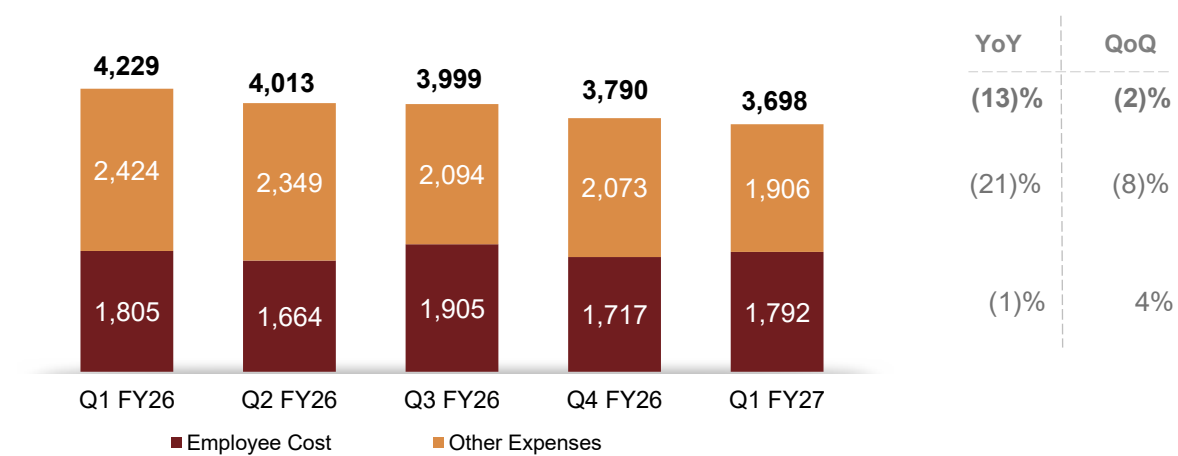


Key P&L Metrics

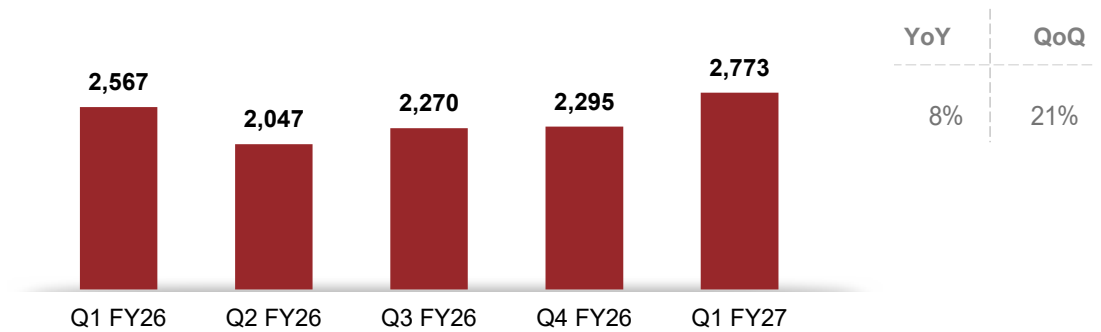
Net Revenue (₹ crs)



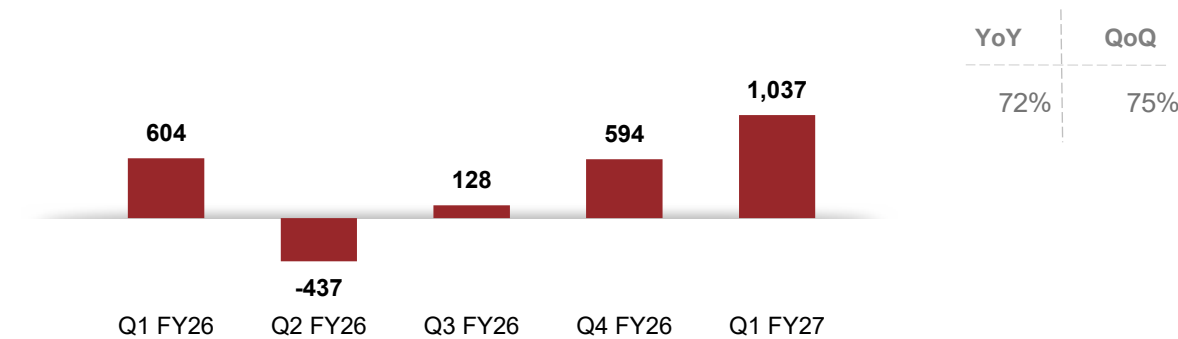
Operating Expenses (₹ crs)



Operating Profit (₹ crs)

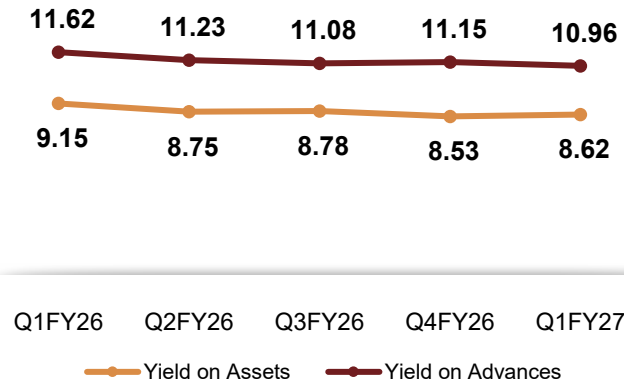


Profit After Tax (₹ crs)

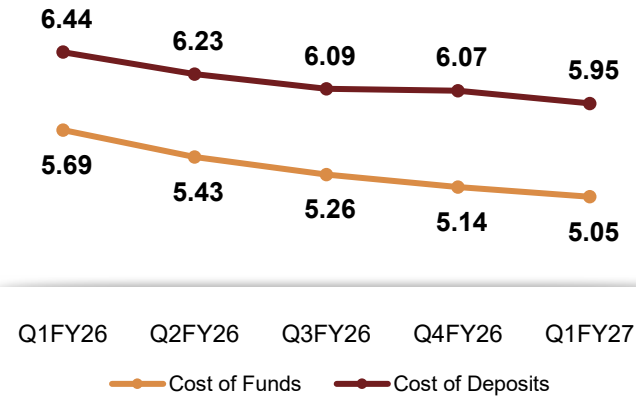


Net Interest Margin: Key Components and Trend

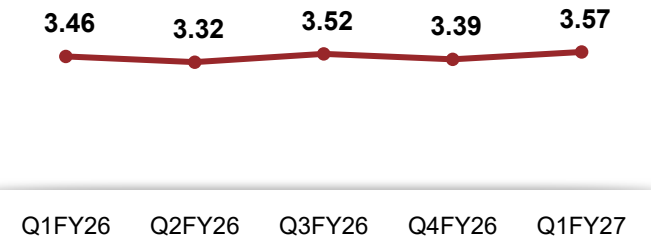
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)

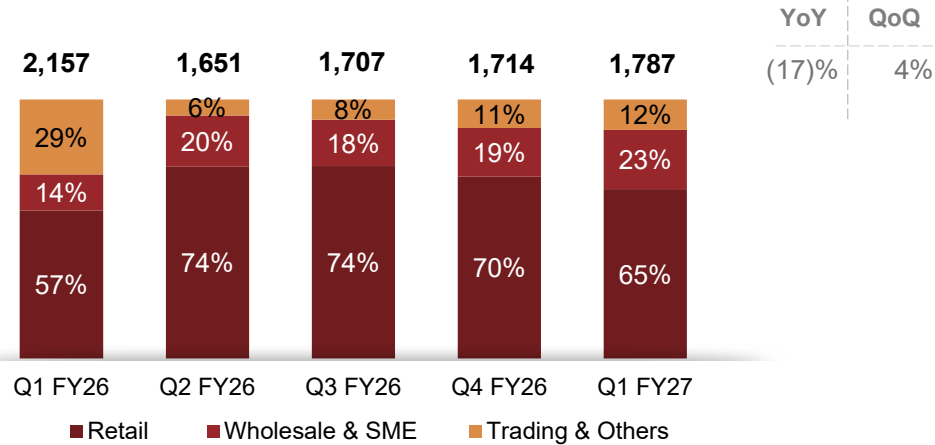


Net Interest Margin (%)

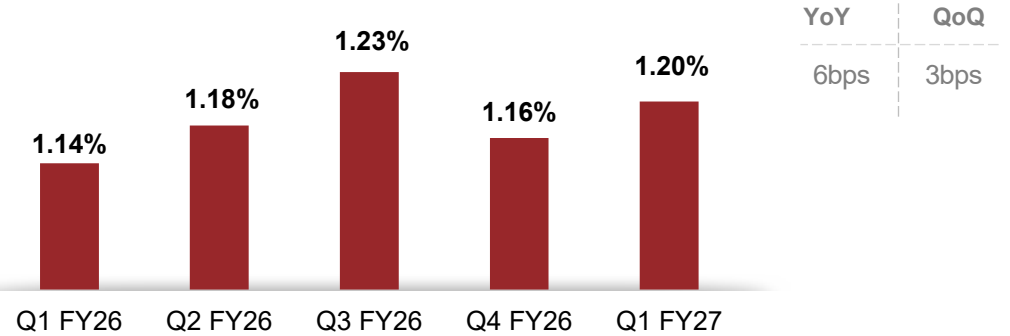


Diversified Fee and Other Income Streams

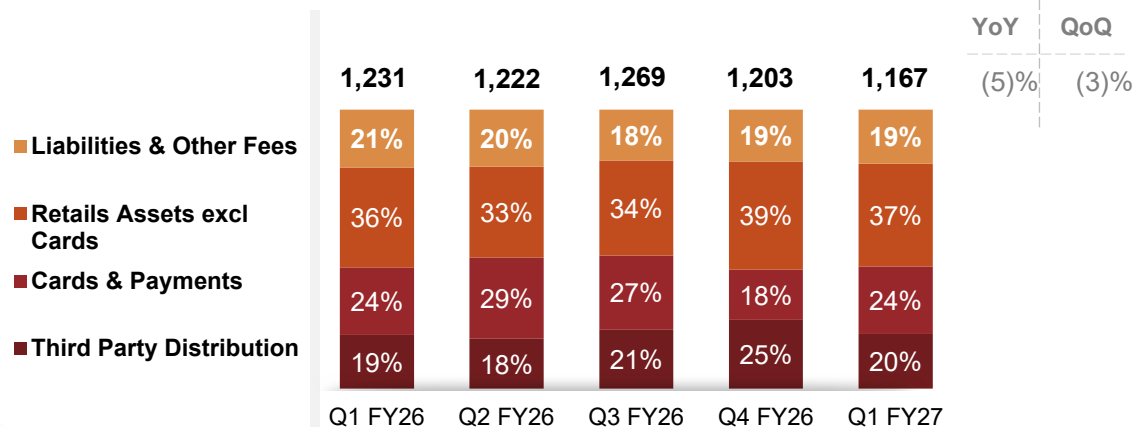
Non-Interest Income Mix (₹ crs)



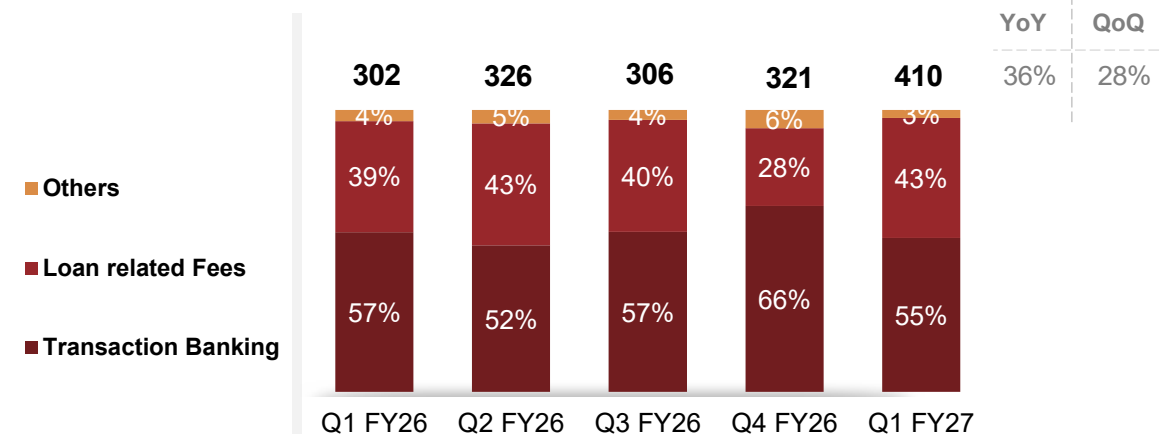
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)

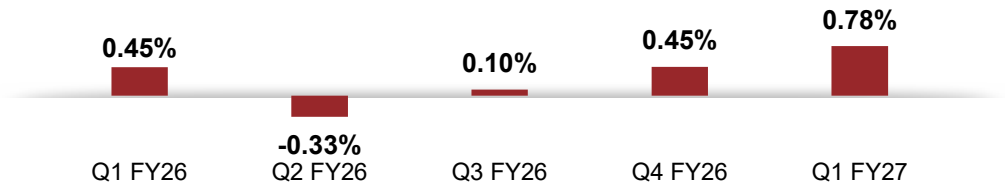


Wholesale & SME Fee Mix (₹ crs)

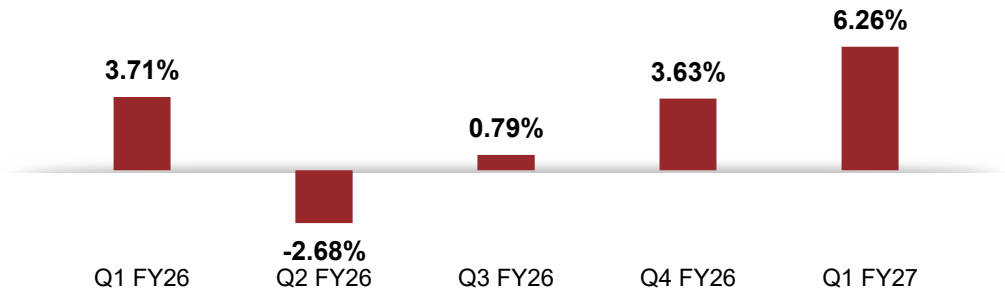


Key Financial Indicators

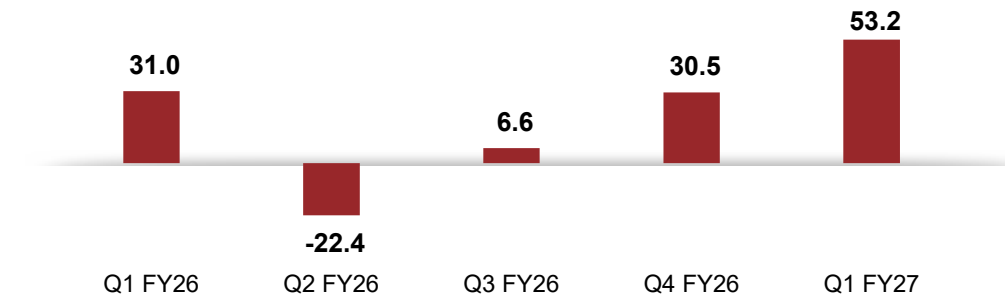
Return on Assets (%)*



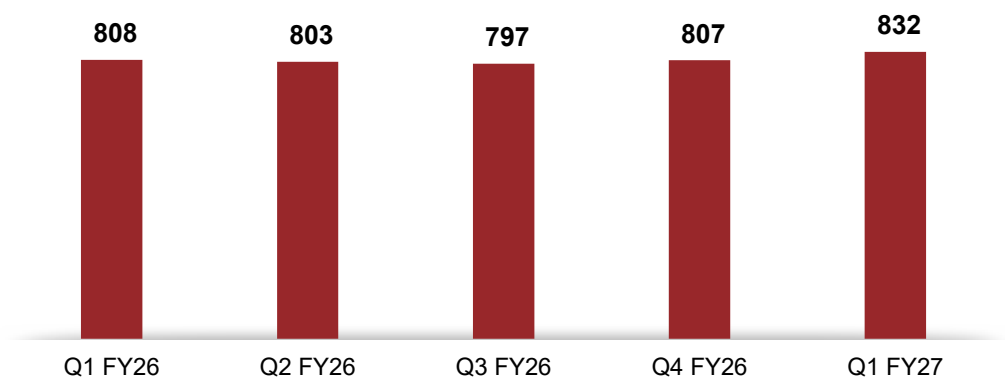
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)

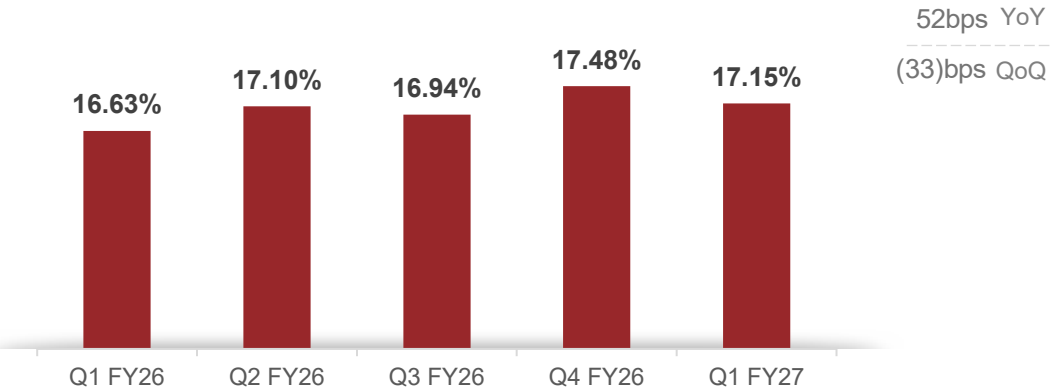


*Annualized numbers



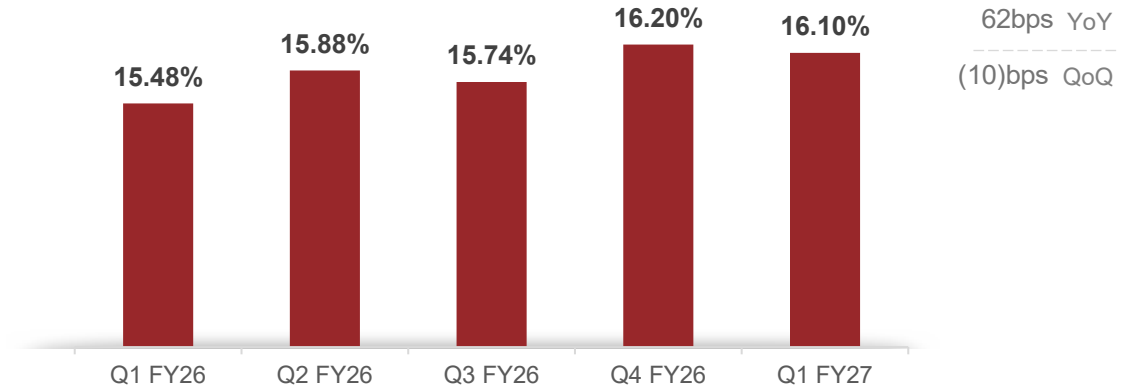
Healthy Capital Adequacy and Liquidity Position

CRAR (%)



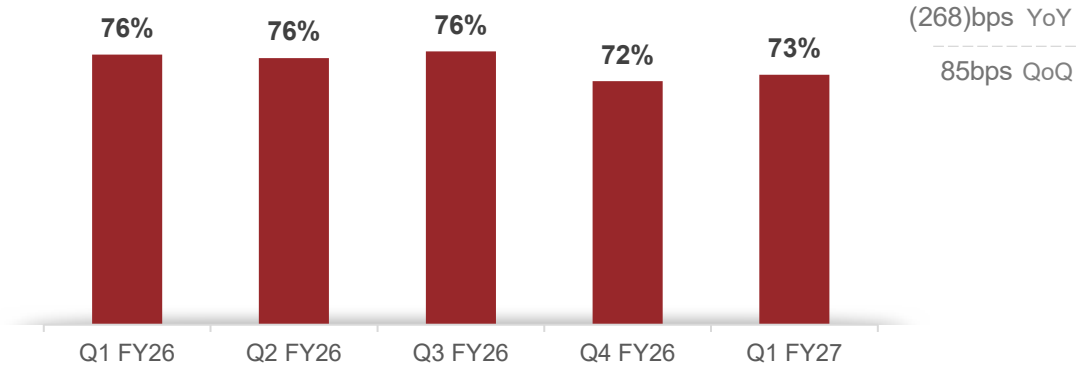
Q1, Q2 & Q3 FY26 excludes interim profits

CET 1 (%)

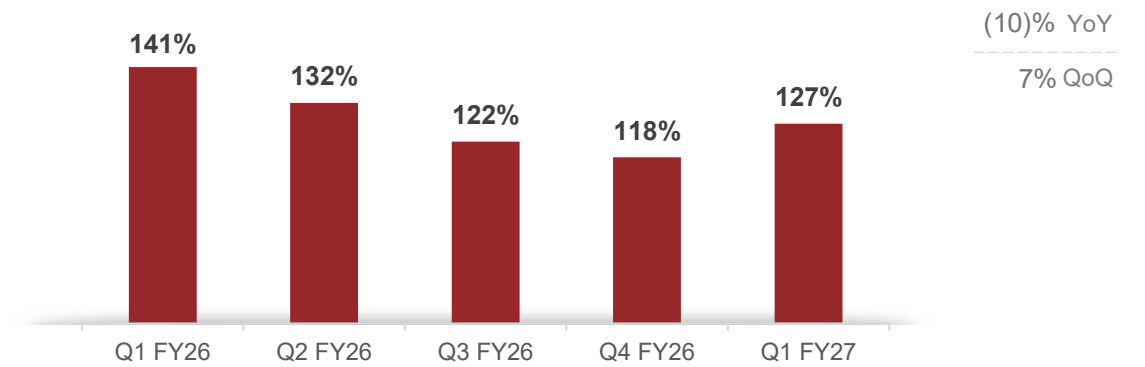


Q1, Q2 & Q3 FY26 excludes interim profits

RWA to Assets (%)

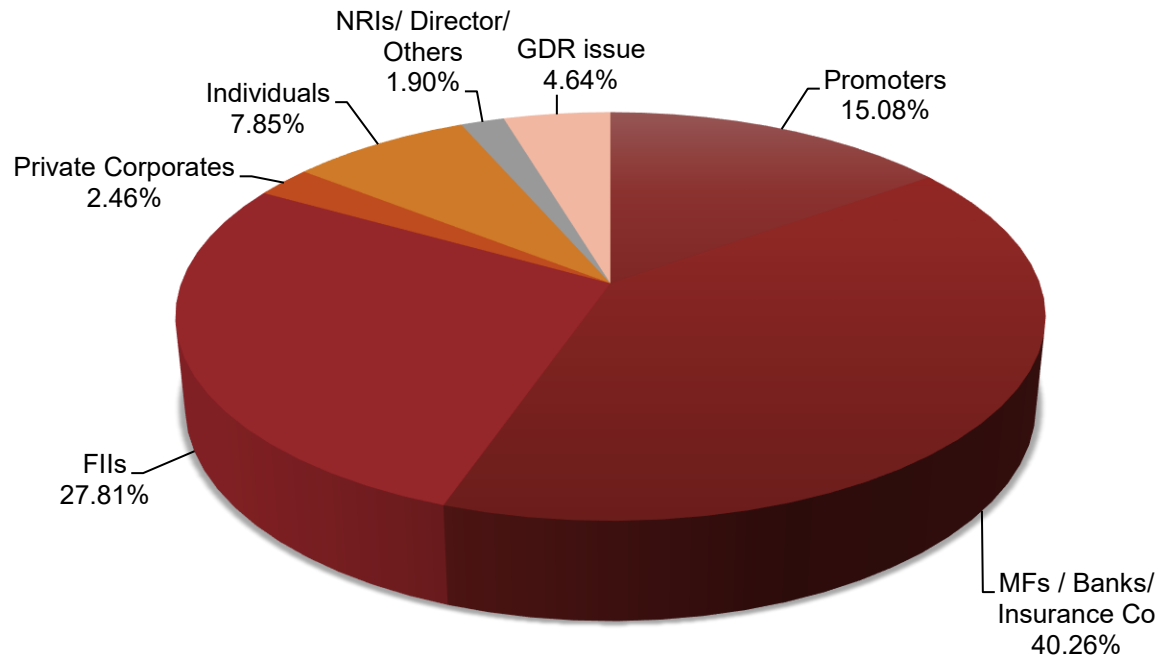


Liquidity Coverage Ratio (%)



Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

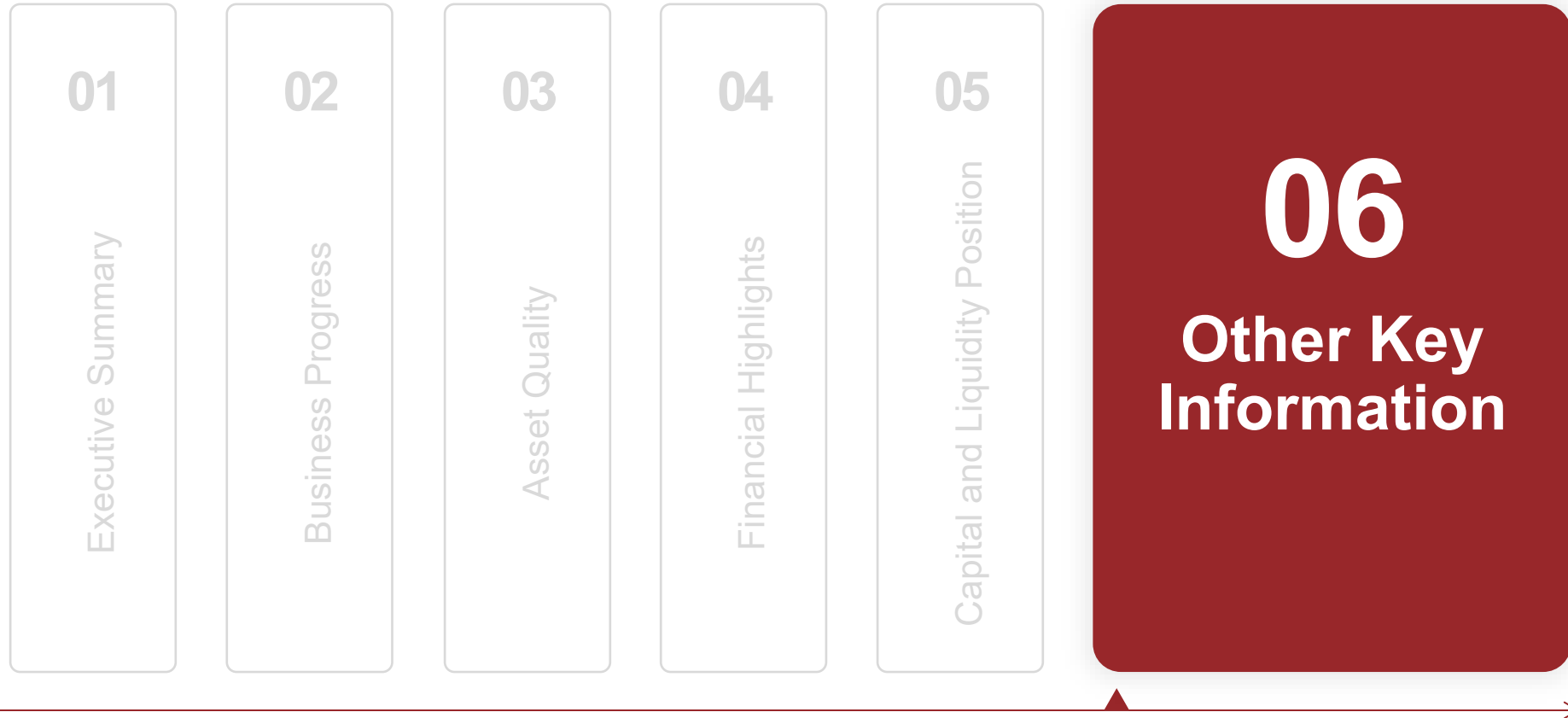
Domestic Rating

- 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

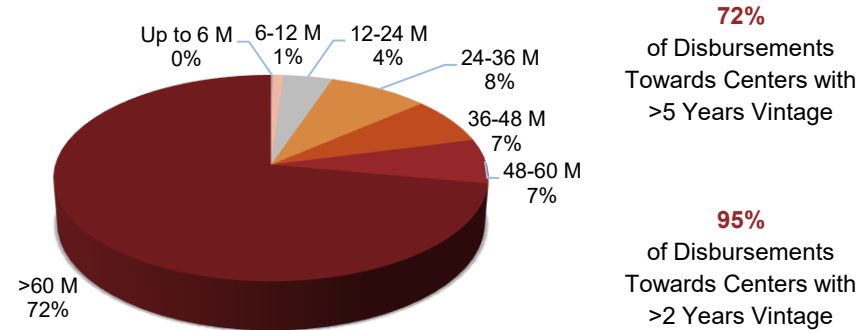


Micro Loans: Additional Disclosures (1/2)

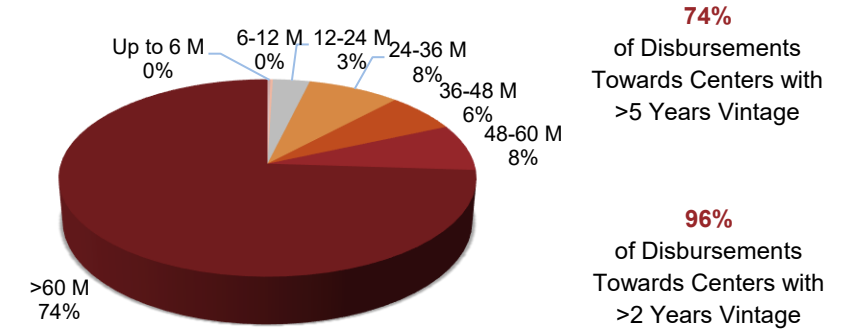


Disbursements Across Centers by Vintage

Cumulative 12M ending Jun-26

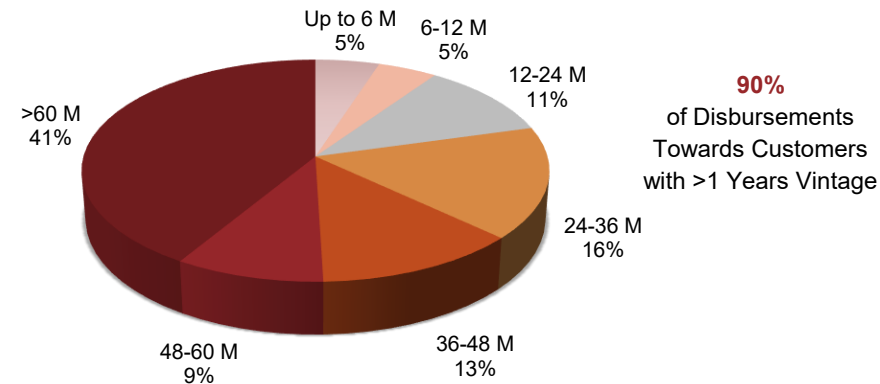


Q1 FY27

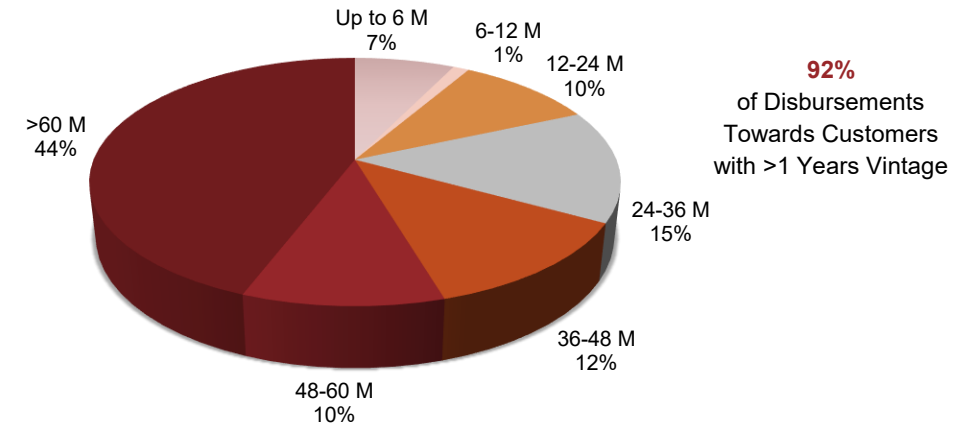


Disbursements Across Customers by Vintage

Cumulative 12M ending Jun-26

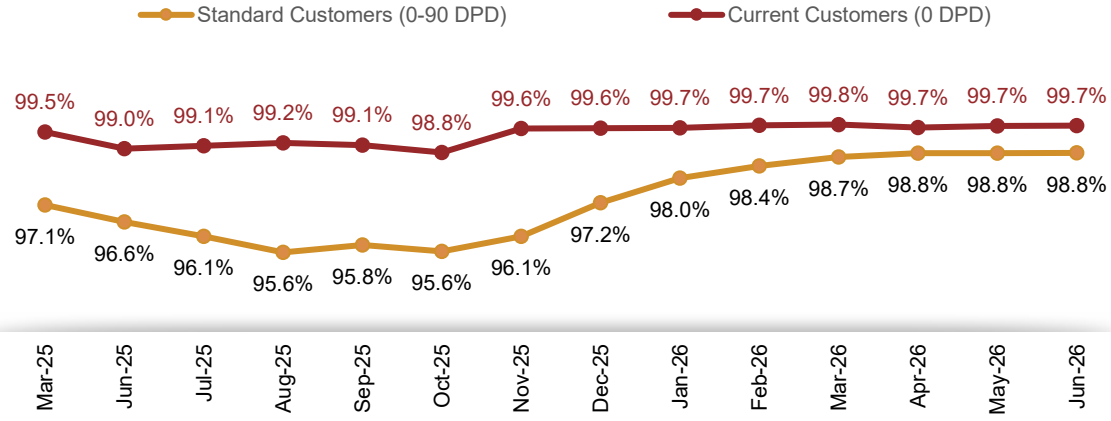


Q1 FY27

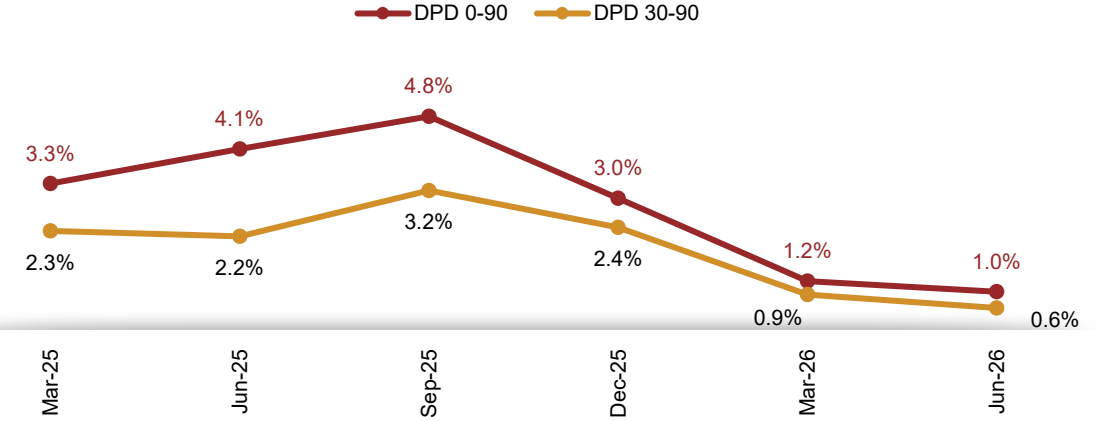


Micro Loans: Additional Disclosures (2/2)

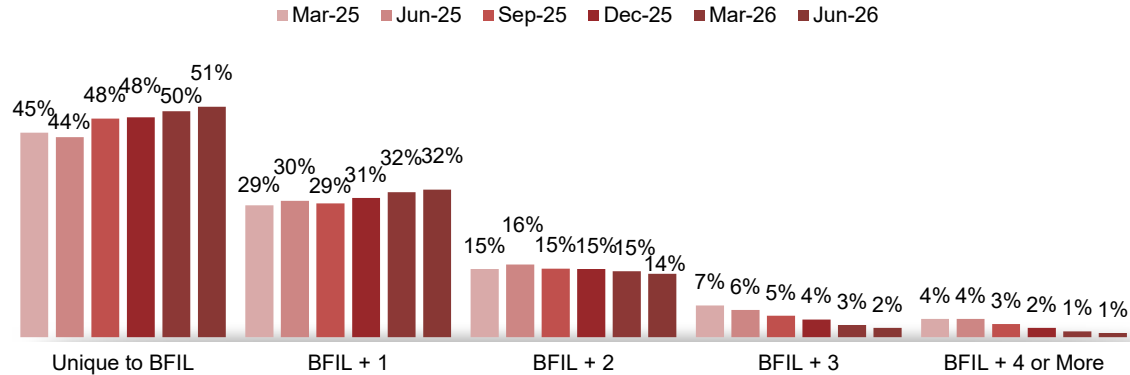
Net Collection Efficiency



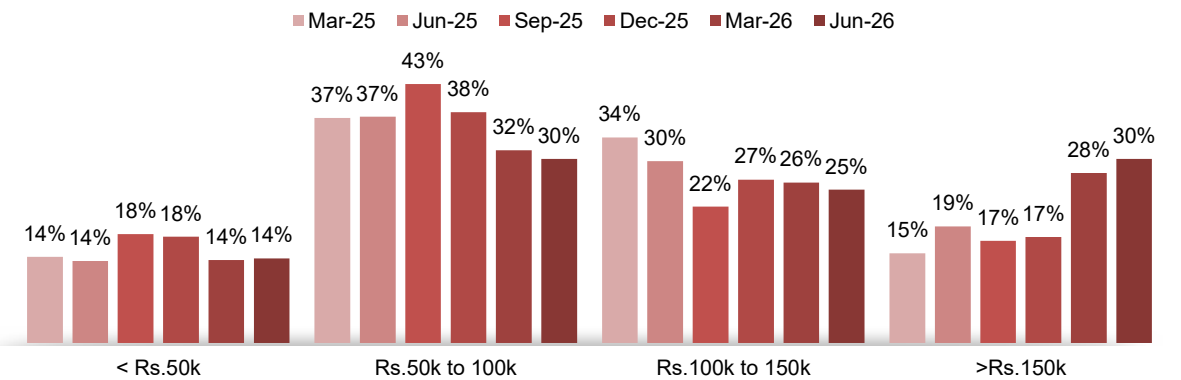
Early Stress Bucket (DPD Book % of Gross Portfolio)



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)



66/100
(26-Mar-26)



72/100
(02-Jan-26)



65/100
(08-Dec-25)



83/100
(09-Dec-25)



61/100
(10-Sep-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
(under external assurance)

3

Offices LEED
certification

14

Branches/Lobbies with LEED
certification

12,237 hectares

Area restored and treated
under CSR initiatives

**20.57 lakh
cubic metres**

water potential created
under CSR

~ 17X

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

391

Water harvesting structures
created & rehabilitated

100kWh

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 mobilized.
- **₹ 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	60200+ students supported under FLN programmes in 630 schools	955+ sportspersons supported
21.5 lakh livestock treated in BFIL Bharat Sanjeevani program	1790 teachers trained to improve learning outcomes	140 international medals won
77.8 lakh vaccinations administered in BFIL Bharat Sanjeevani program	7600 entrepreneurs supported including women led enterprises	420+ women athletes supported
8.95 lakh livestock lives saved in BFIL Bharat Sanjeevani program	1100+ PWDs enabled through skilling and employability initiatives	770 blind cricketers & 40 para-athletes supported



Awards & Accolades



IndusInd Bank won '**Platinum**' at Infosys Finacle Innovation Award 2026, for '**INDIE for MSMEs** - Digital Current Account Opening Platform', under Maximizing Customer Engagement category. This recognition is a testament to the bank's relentless focus on purposeful innovation and your leadership in advancing the future of banking.



Won 6 prestigious wins in the 'Best Supply Chain Solution' category at The Asset Triple A Treasurise Awards 2026, one of the most respected platforms in Asian banking and finance.

It is the 8th consecutive year of winning this recognition, which underscores our continued focus on delivering relevant, future-ready solutions that help clients.

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