

October 18, 2025

**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, 2025

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, 2025' dated October 18, 2025.

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

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.com

CIN: L65191PN1994PLC076333

PRESS RELEASE

INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

Q2 FY 2025-26 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q2 FY26 is at ₹4,409 crores as compared to ₹5,347 crores in Q2 FY25
- NIM at 3.32% for Q2 FY26 as compared to 4.08% for Q2 FY25
- Quarterly Net loss in Q2 FY26 is at ₹437 crores as compared to Net Profit of ₹1,331 crores for Q2 FY25
- Net worth at ₹62,524 crores in Q2 FY26 as compared to ₹63,888 crores in Q2 FY25
- Deposits at ₹3,89,600 crores in Q2 FY26 from ₹4,12,397 crores in Q2 FY25
- Gross NPA and Net NPA ratios at 3.60% and 1.04% compared to 3.64% and 1.12% in June 30, 2025
- PCR improved at 71.81% as of September 30, 2025, from 70.13% in June 30, 2025
- CRAR improved as on September 30, 2025, at 17.10% as compared to 16.51% on September 30, 2024
- The Bank has healthy liquidity position with LCR of 132% average 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, 2025, at their meeting held in Mumbai on Saturday, October 18, 2025.

NIM at 3.32%, Net NPA at 1.04%, Provision Coverage Ratio at 71.81%, Capital Adequacy Ratio (CRAR) at 17.10% (excluding half yearly profits), and Liquidity Coverage Ratio at 132% underscore the resilience of operating performance of the Bank and adequacy of capital.

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, 2025

Net Interest Income for the Q2 FY26 at ₹4,409 crores as compared to Q2 FY 25 at ₹5,347 crores.

Fee and other income for the Q2 FY26 at ₹1,651 crores as compared to Q2 FY25 at ₹2,185 crores.

Yield on Assets stands at 8.75% for the quarter ended September 30, 2025, as against 9.58% for the corresponding quarter of previous year. Cost of Fund stands at 5.43% as against 5.54% for corresponding quarter of previous year.

Operating expenses for the Q2 FY26 at ₹4,013 crores as against ₹3,932 crores for the corresponding Q2 FY25.

Total expenditure (Interest expended and Operating expenses) for Q2 FY26 at ₹11,212 crores as compared to ₹11,271 crores for the corresponding Q2 FY25.

Pre-Provision Operating Profit (PPOP) at ₹2,047 crores for Q2 FY26 as against ₹3,600 crores for corresponding Q2 FY25

Net loss at ₹437 crores for Q2 FY26 as against Net profit of ₹1,331 crores for corresponding Q2 FY25

Profit & Loss Account for half year ended September 30, 2025

Net Interest Income for the half year ended September 30, 2025, decreased to ₹9,049 crores, down by 16% from ₹10,755 crores corresponding previous half year.

Fee income at ₹3,808 crores for the half year ended September 30, 2025, as compared to ₹4,627 crores for the corresponding previous half year.

For the half year ended September 30, 2025, the Bank earned Total Income (Interest Income and Fee Income) of ₹27,681 crores as compared to ₹29,860 crores for the corresponding previous half year.

Operating expenses for the half year ended September 30, 2025, were ₹8,243 crores as against ₹7,830 crores for the corresponding previous half year.

Pre-Provision Operating Profit (PPOP) at ₹4,615 crores for the half year ended September 30, 2025, over the corresponding previous half year at ₹7,552 crores.

Net Profit for the half year ended September 30, 2025, was ₹167 crores as compared to ₹3,502 crores during corresponding previous half year.

Balance Sheet as of September 2025

Balance sheet footage as on September 30, 2025, was ₹5,27,490 crores as against ₹5,43,407 crores as on September 30, 2024

Deposits as on September 30, 2025, were ₹3,89,600 crores as against ₹4,12,397 crores for September 30, 2024. CASA deposits are at ₹1,19,771 crores with Current Account deposits at ₹31,916 crores and Savings Account deposits at ₹87,854 crores. CASA deposits comprised 31% of total deposits as on September 30, 2025.

Advances as of September 30, 2025, were ₹3,25,881 crores as against ₹3,57,159 crores previous year

ASSET QUALITY

Gross NPA were at 3.60% of gross advances as on September 30, 2025, as against 3.64% as on June 30, 2025. Net NPA were 1.04% of net advances as on September 30, 2025, as compared to 1.12% as on June 30, 2025.

The Provision Coverage Ratio was improved at 72% as on September 30, 2025. Provisions and contingencies for the quarter ended September 30, 2025, were ₹2,631 crores as compared to ₹1,820 crores for the corresponding quarter of previous year. Total loan related provisions as on September 30, 2025, were at ₹10,443 crores (3.20% of loan book).

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines (excluding half yearly profits) stands at 17.10% as on September 30, 2025, as compared to 16.51% as on September 30, 2024. Tier 1 CRAR (excluding half yearly profits) was at 15.88% as on September 30, 2025, compared to 15.21% as on September 30, 2024. Risk-Weighted Assets were at ₹3,98,256 crores as against ₹4,20,519 crores a year ago.

NETWORK

As of September 30, 2025, the Bank's distribution network included 3,116 branches/ Banking outlets and 3,054 onsite and offsite ATMs, as against 3,040 branches/banking outlets and 3,011 onsite and offsite ATMs, As of September 30, 2024. The client base stood at approx. 42 million as on September 30, 2025

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

“During Q2FY26, the Bank consolidated its balance sheet by letting go wholesale deposits and being cautious on microfinance disbursements. Nevertheless, our core pre-provision operating profit at Rs. 1,940 crores remained stable QoQ. Our asset quality trends have been stable in all core businesses except in microfinance wherein industry is facing cyclical pressures. The Bank accelerated write-offs as well as increased provisions on microfinance as a prudent measure. While this has resulted in the Bank showing a loss in Q2, we believe this strengthens the balance sheet and fast-tracks normalisation of underlying profitability.

I remain optimistic about ongoing economic recovery driven by the prudent fiscal and monetary measures. We will work towards positioning the Bank to participate in the recovery as it unfolds. Our focus is on realizing the full potential of the Bank, by leveraging our capabilities, scaling our strengths, improving in areas where we can do better and unlocking new areas of value creation. The Bank has strong capital adequacy with CRAR of 17.10%, liquidity with average LCR of 132% and sequentially improved GNPA and NNPA of 3.60% and 1.04% respectively, providing strong foundation as we work towards delivering sustainable growth.”

ABOUT INDUSIND BANK

IndusInd Bank Limited has been redefining banking for the past 31 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 London, Dubai and Abu Dhabi. As of September 30, 2025, IndusInd Bank serves approximately 42 million customers through 3116 branches/banking outlets and 3054 ATMs, reaching 1.64 lacs 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

Visit us at www.indusind.com

Twitter: [@MyIndusIndBank](https://twitter.com/MyIndusIndBank)

Facebook: <https://www.facebook.com/OfficialIndusIndBankPage>

Linkedin: <https://www.linkedin.com/company/indusind-bank/>

Instagram: [indusind_bank](https://www.instagram.com/indusind_bank)

For more details on this release, please contact:

Adfactors PR Pvt. Ltd.

Saksham Maheshwari

saksham.maheshwari@adfactorspr.com

Unnati Joshi

Unnati.joshi@adfactorspr.com

IndusInd Bank

Anshu Jain

mediarelations@indusind.com

Vidhi Gandhi

mediarelations@indusind.com