IndusInd Bank

January 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 nine months ended December 31, 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 NINE MONTHS ENDED DECEMBER 31, 2025' dated January 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: 2026.01.23 16:04:00 +05'30'

Anand Kumar Das
Company Secretary

Encl: a/a

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IndusInd Bank

PRESS RELEASE

INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2025

Q3 FY 2025-26 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q3 FY26 is at ₹4,562 crores as compared to ₹4,409 crores in Q2 FY26
- NIM at 3.52% for Q3 FY26 as compared to 3.32% for Q2 FY26
- Net profit at ₹128 crores as compared to Net loss of ₹437 crores for Q2 FY26
- Net worth at ₹62,077 crores in Q3 FY26 as compared to ₹62,524 crores in Q2 FY26
- Deposits at ₹3,93,815 crores in Q3 FY26 from ₹3,89,600 crores in Q2 FY26
- Gross NPA and Net NPA ratios at 3.56% and 1.04% compared to 3.60% and 1.04% in Q2 2026
- PCR at 71.50% as of December 31, 2025, from 71.81% in Q2 2026
- CRAR as on December 31, 2025, at 16.94% as compared to 17.10% September 30,2026
- The Bank has healthy liquidity position with LCR of 122% average for Q3 FY26

The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter/ nine month ended December 31, 2025, at their meeting held in Mumbai on Friday, January 23, 2026.

The Bank approved the appointment of Mr. Arijit Basu as 'Additional Director' in the category of Non-Executive Independent Director and Part-Time Chairman of the Bank for a period of three years with effect from January 31, 2026 upto January 30, 2029, subject to the approval of the shareholders of the Bank.

Mr. Sunil Mehta will complete his tenure as Part-time Chairman and Director of the Bank with effect from January 30, 2026. The Board and the management place on record their deepest appreciation for the valuable contributions made by Mr. Sunil Mehta and are most grateful for his steadfast leadership and unwavering support through challenging times.

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 December 31, 2025

Net Interest Income for the Q3 FY26 at ₹4,562 crores as compared to Q3 FY25 at ₹5,228 crores.

Fee and other income for the Q3 FY26 at ₹1,707 crores as compared to Q3 FY25 at ₹2,355 crores.
Core Fee at ₹1,575 crores as against ₹2,123 crores for the corresponding quarter of previous year.

Yield on Assets stands at 8.78% for the quarter ended December 31, 2025, as against 9.63% for the corresponding quarter of previous year. Cost of Fund stands at 5.26% as against 5.70% for corresponding quarter of previous year.

Total expenditure (Interest expended and Operating expenses) for Q3 FY26 at ₹10,810 crores as compared to ₹11,555 crores for the corresponding Q3 FY25.

Operating expenses for the Q3 FY26 at ₹3,999 crores as against ₹3,982 crores for the corresponding Q3 FY25.

Pre-Provision Operating Profit (PPOP) at ₹2,270 crores for Q3 FY26 as against ₹3,601 crores for corresponding Q3 FY25

Net profit at ₹128 crores for Q3 FY26 as against Net profit of ₹1,402 crores for corresponding Q3 FY25

Profit & Loss Account for nine months ended December 31, 2025

Net Interest Income for the 9M FY26 ended December 31, 2025, decreased to ₹13,611 crores, down by 15% from ₹15,983 crores 9M FY25.

Fee income at ₹5,515 crores for the quarter ended December 31, 2025, as compared to ₹6,982 crores for the corresponding previous quarter.

For the quarter year ended December 31, 2025, the Bank earned Total Income (Interest Income and Fee Income) of ₹40,761 crores as compared to ₹45,015 crores for the corresponding previous year.

Total expenditure (Interest expended and Operating expenses) for 9M FY26 at ₹33,877 crores as compared to ₹33,863 crores for the corresponding 9M FY25.

Operating expenses for the 9M FY26 were ₹12,242 crores as against ₹11,812 crores for the corresponding previous year.

Pre-Provision Operating Profit (PPOP) at ₹6,884 crores for the 9M FY26 as against ₹11,152 crores for corresponding 9M FY25.

Net Profit for the 9M FY26 was ₹295 crores as compared to ₹4,904 crores during corresponding previous year.

Balance Sheet as of December 2025

Balance sheet footage as on December 31, 2025, was ₹5,25,595 crores as against ₹5,49,500 crores as on December 31, 2024.

Deposits as on December 31, 2025, were ₹3,93,815 crores as against ₹4,09,438 crores for December 31, 2024. CASA deposits are at ₹1,19,104 crores with Current Account deposits at ₹31,416 crores and Savings Account deposits at ₹87,688 crores. CASA deposits comprised 30% of total deposits as on December 31, 2025.

Advances as of December 31, 2025, were ₹3,17,536 crores as against ₹3,66,889 crores previous year

ASSET QUALITY

Gross NPA were at 3.56% of gross advances as on December 31, 2025, as against 2.25% as Q3 FY25. Net NPA were 1.04% of net advances as on December 31, 2025, as compared to 0.68% as on Q3 FY25.

The Provision Coverage Ratio was improved at 71.50% as on December 31, 2025. Provisions and contingencies for the quarter ended December 31, 2025, were ₹2,096 crores as compared to ₹1,744 crores for the corresponding quarter of previous year. Total loan related provisions as on December 31, 2025, were at ₹10,027 crores (3.16% of loan book).

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines stands at 16.94% as on December 31, 2025, as compared to 16.46% as on December 31, 2024. Tier 1 CRAR was at 15.74% as on December 31, 2025, compared to 15.18% as on December 31, 2024. Risk-Weighted Assets were at ₹4,01,497 crores as against ₹4,20,519 crores a year ago.

NETWORK

As of December 31, 2025, the Bank's distribution network included 3,120 branches/ Banking outlets and 3,063 onsite and offsite ATMs, as against 3,063 branches/banking outlets and 2,993 onsite and offsite ATMs, As of December 31, 2024. The client base stood at approx. 42 million as on December 31, 2025.

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

"During Q3FY26, the Bank continued focus on optimisation of its balance sheet by letting go unprofitable loans and deposits along with being cautious on microfinance disbursements. The operating performance was steady with Pre-Provision Operating Profit at Rs.2,270 crores growing 11% QoQ. Our asset quality trends have been stable in all core businesses except in microfinance wherein industry is now showing early signs of recovery. Overall, the Bank has returned to profitability with a Profit After Tax of Rs. 128 crores. The Balance sheet remains robust with a healthy capital adequacy, excess liquidity and reducing stressed asset pool. We are optimistic about resilient domestic economy and aim to participate in the growth recovery in a calibrated manner."

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 Dubai, and Abu Dhabi. As of December 31, 2025, IndusInd Bank serves around 42 million customers through 3,120 branches/banking outlets and 3,063 ATMs, reaching 162 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

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