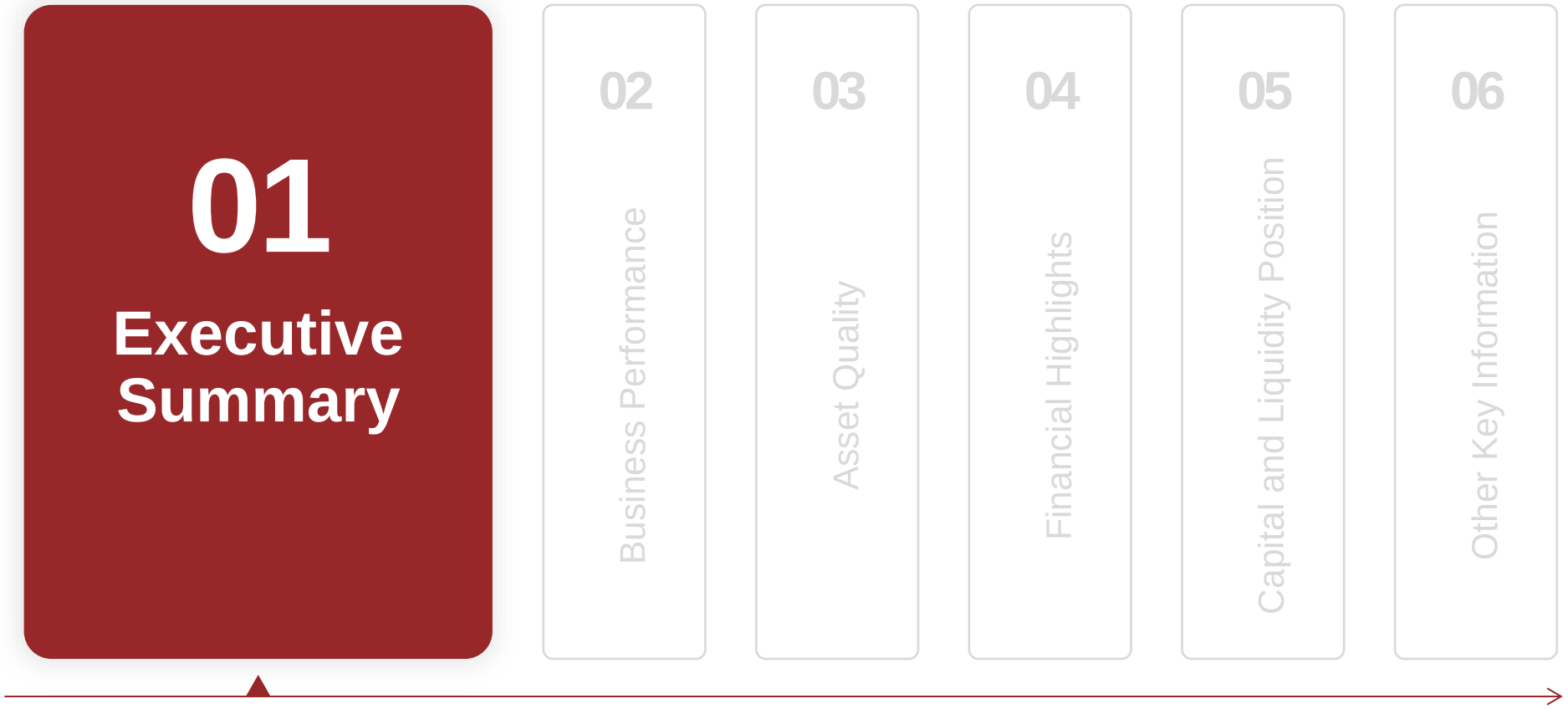
IndusInd Bank

Investor Presentation

Q3-FY26 | DECEMBER 2025
January 23, 2026

Presentation Path



IndusInd Bank

IndusInd Bank at a Glance

5th largest private bank

₹ 3,17,536crs
Loans

₹ 3,93,815 crs
Deposits

42 mn
Customers

9,957
Touch Points

Universal offerings

51%
Retail

14%
SME

share in Loan Book

35%
Wholesale

48%
Retail Deposit Share

as per LCR

2.7mn+
Monthly Active Users on INDIE App

Robust balance sheet

16.94%
CRAR

Tier 1: 15.74% | Tier 2: 1.20%

122%
Average LCR

72%
PCR

GNPA 3.56% | NNPA 1.04%

Key profitability metrics

₹ 2,270 crs
Operating Profit

₹ 128 crs
Net Profit

0.10%
Return on Assets

IndusInd Bank

Highlights for Q3FY26

Balance Sheet

Re-calibration of balance sheet continued with release of bulk deposits and lower return loans

Avg Total Deposits:	↓ 1% QoQ
Avg Retail Deposits:	Stable QoQ
Retail Deposit share:	47.5% vs. 47.0% QoQ

Avg Total Loans:	↓ 2% QoQ
Avg Retail & SME Loans:	↓ 1% QoQ
Avg Wholesale Loans:	↓ 4% QoQ

Asset Quality

Slippages stable ex micro loans; Micro Loans shows improvement in early buckets

GNPAs:	3.56% vs 3.60% QoQ
NNPAs:	1.04% vs 1.04% QoQ
PCR:	72% vs 72% QoQ

Net Security Receipts:	0.09% vs 0.17% QoQ
Restructured Book:	0.07% vs 0.08% QoQ
SMA 1 & SMA2:	0.17% vs 0.26% QoQ

Profit & Loss

Stable Net Interest Margins (excluding one-offs) at 3.35% vs 3.32% QoQ

Operating Profit growth of 11% QoQ driven by stable NIMs and cost optimization

Bank reported Profit of Rs.128 crs against a Loss of Rs.437 crs QoQ

Other Updates

Several top management inductions including Head of Wholesale Banking, Chief Human Resources Officer, Chief Data Officer, MD & CEO - BFIL, Head of SME Banking, Head, Digital.

Formulated 3-year strategic roadmap – P.A.C.E.

Key Financial Metrics for Q3 FY26

Balance Sheet

Loans	Deposits	Borrowings	Networth	Total Assets
₹ 3,17,536crs	₹ 3,93,815crs	₹ 39,242crs	₹ 62,077crs	₹ 5,25,595crs
(13)% YoY | (3)% QoQ	(4)% YoY | 1% QoQ	(22)% YoY | (13)% QoQ	(5)% YoY | (1)% QoQ	(4)% YoY | - QoQ

CRAR	Net NPA	Liquidity Coverage Ratio	Provision Coverage Ratio	Book Value Per Share
16.94%	1.04%	122%	72%	₹ 797
48bps YoY | (16)bps QoQ	36bps YoY | - bps QoQ	4% YoY | (10)% QoQ	133bps YoY | (28)bps QoQ	(5)% YoY | (1)% QoQ

Profit & Loss

Net Interest Income	Total Other Income	Operating Profit	Provisions & Contingencies	Net Profit
₹ 4,562crs	₹ 1,707crs	₹ 2,270crs	₹ 2,096crs	₹ 128crs
(13)% YoY | 3% QoQ	(28)% YoY | 3% QoQ	(37)% YoY | 11% QoQ	20% YoY | (20)% QoQ	(91)% YoY | NM QoQ

PPOP to Avg Loans	Provisions to Avg Loans	Return on Assets	Return on Equity	Earnings Per Share
2.84%	2.62%	0.10%	0.79%	₹ 6.6
(135) bps YoY | (32) bps QoQ	59ps YoY | (62) bps QoQ	(93) bps YoY | 43 bps QoQ	(766) bps YoY | 347 bps QoQ	(91)% YoY | NM QoQ

Consolidated Balance Sheet

₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,395	66,327	(3)%	64,279	-
Deposits	3,93,815	4,09,438	(4)%	3,89,600	1%
CA Deposits	*31,416*	*45,872*	*(32%)*	*31,907*	*(2)%*
SA Deposits	*87,688*	*96,946*	*(10%)*	*87,854*	-
Borrowings	39,242	50,087	(22%)	45,350	(13)%
Other Liabilities and Provisions	27,364	22,868	20%	27,482	-
Total	**5,25,595**	**5,49,500**	**(4)%**	**5,27,490**	**-**
Assets					
Cash and Balances with RBI	20,251	17,428	16%	25,585	(21)%
Balances with Banks	20,715	14,035	48%	14,193	46%
Investments	1,22,898	1,18,851	3%	1,24,008	(1%)
Advances	3,17,536	3,66,889	(13)%	3,25,881	(3%)
Fixed Assets	2,548	2,420	5%	2,578	(1%)
Other Assets	41,647	29,876	39%	35,245	18%
Total	**5,25,595**	**5,49,500**	**(4)%**	**5,27,490**	**-**

Consolidated Profit and Loss Account

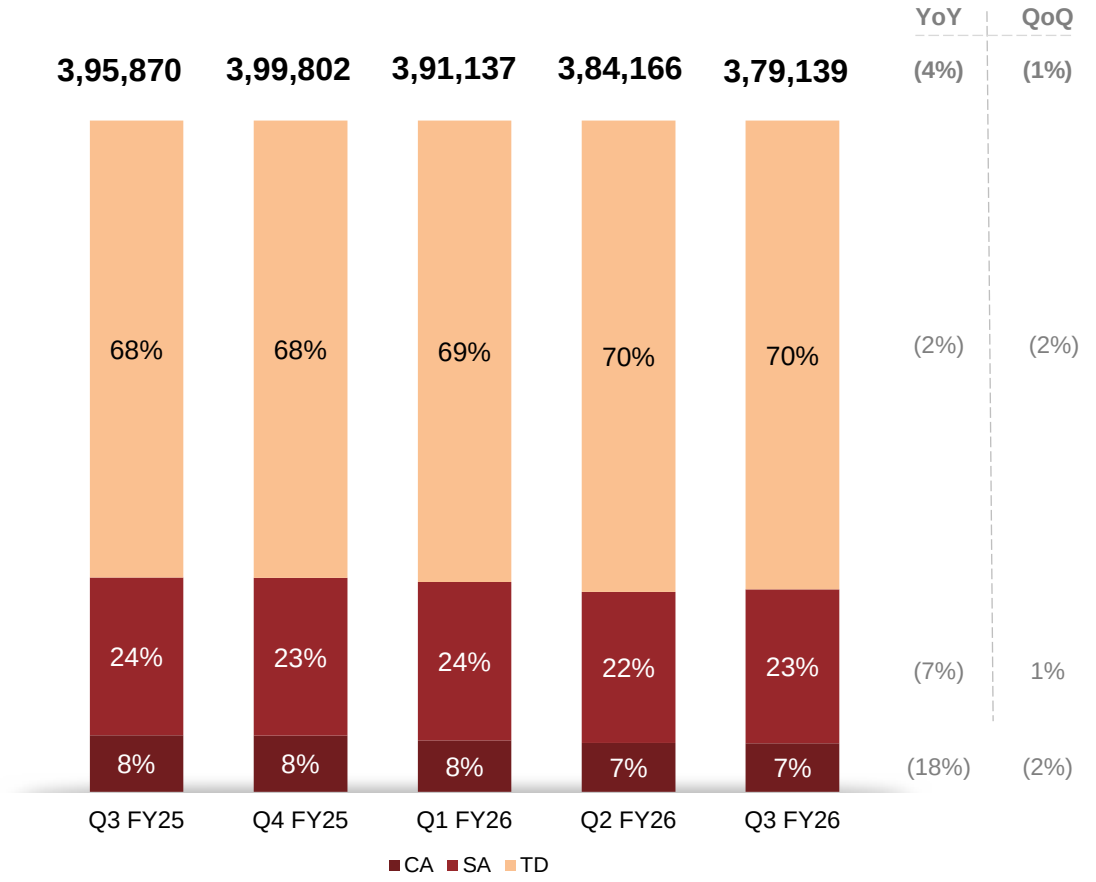
₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9M FY26	9M FY25	Y-o-Y (%)
Net Interest Income	4,562	5,228	(13)%	4,409	3%	13,611	15,983	(15)%
Other Income	1,707	2,355	(28)%	1,651	3%	5,515	6,982	(21)%
Total Income	**6,269**	**7,583**	**(17)%**	**6,060**	**3%**	**19,126**	**22,965**	**(17)%**
Operating Expenses	3,999	3,982	-	4,013	-	12,242	11,812	4%
Operating Profit	**2,270**	**3,601**	**(37)%**	**2,047**	**11%**	**6,884**	**11,152**	**(38)%**
Provisions & Contingencies	2,096	1,744	20%	2,631	(20)%	6,487	4,614	41%
Profit /(Loss) before Tax	**174**	**1,857**	**(91%)**	**(584)**	**NM**	**397**	**6,539**	**(94)%**
Provision for Tax	46	455	(90%)	(147)	NM	102	1,634	(94)%
Profit/(Loss) after Tax	**128**	**1,402**	**(91%)**	**(437)**	**NM**	**295**	**4,904**	**(94)%**

Presentation Path

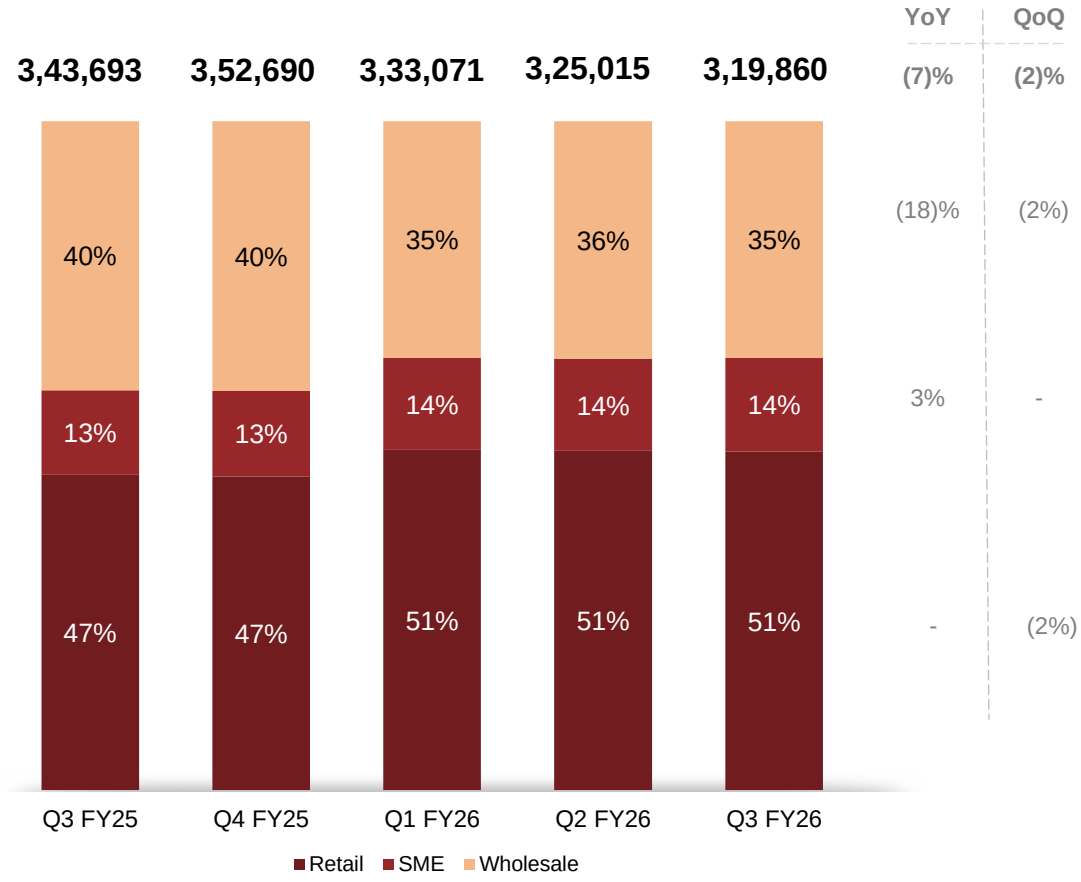
IndusInd Bank

Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)



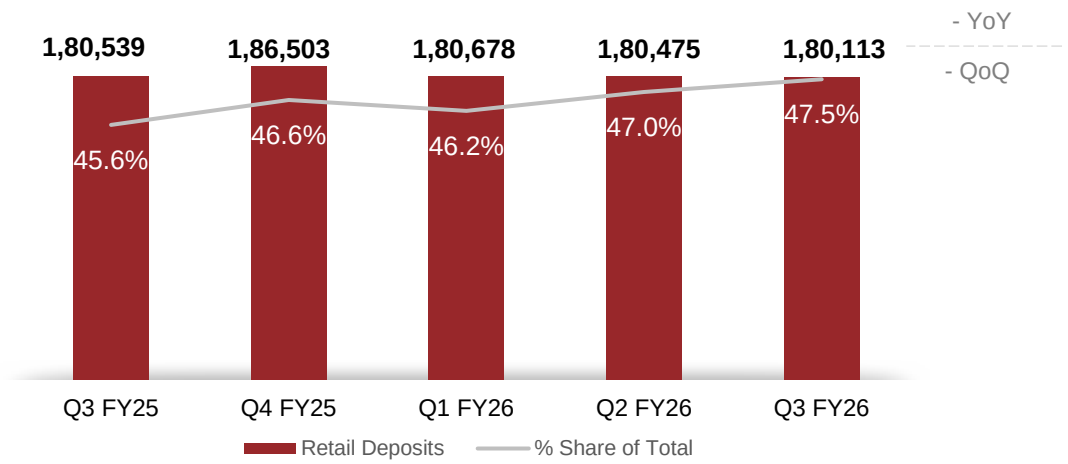
Loan Mix – Average for the period (₹ crs)



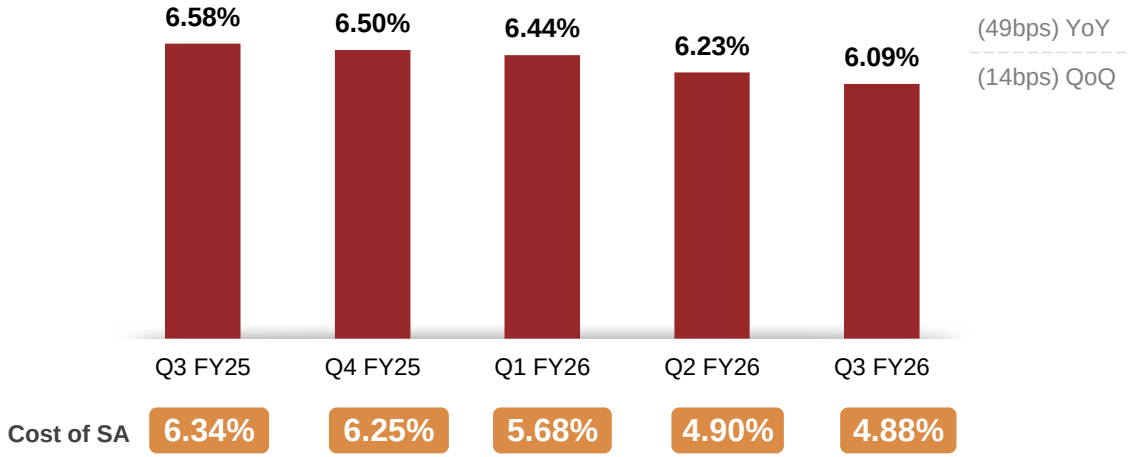
IndusInd Bank

Building a Granular and Cost-Efficient Liabilities Franchise

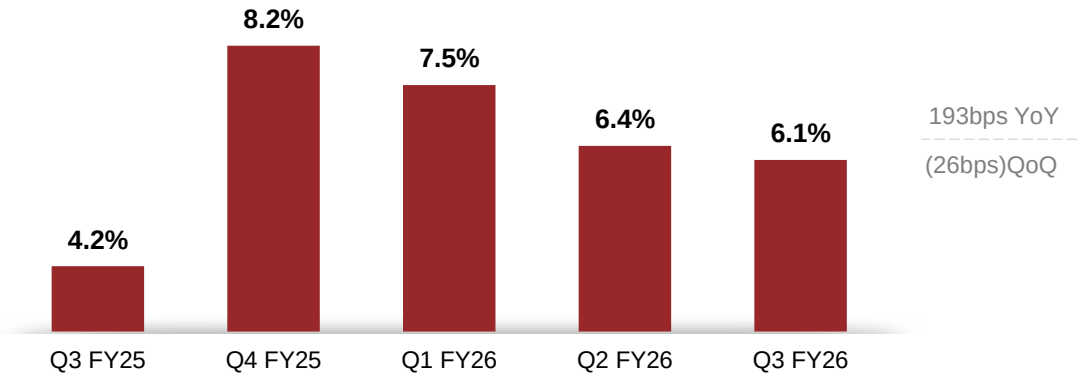
Retail Deposit as per LCR Definitions – Average (₹ crs)



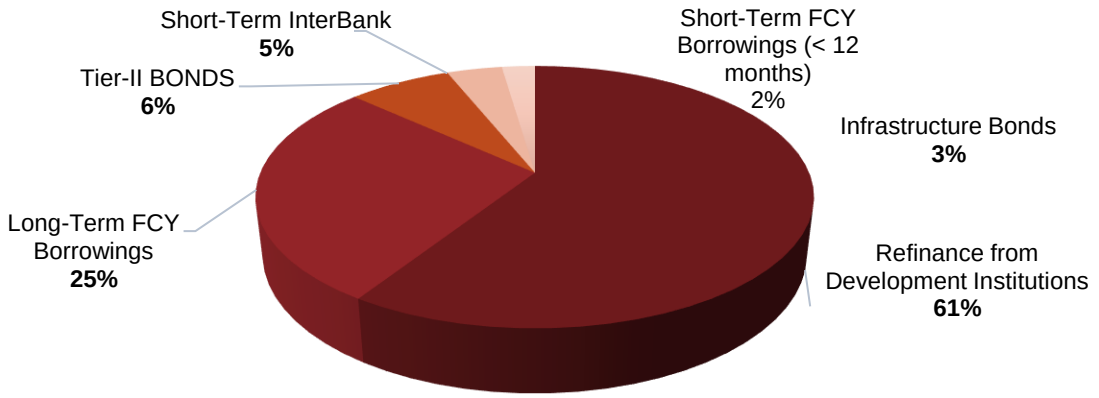
Cost of Deposits (%)



Share of Certificate of Deposits (% of Total Deposits)



Borrowings Constituted by Long Term Sources



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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 1.62lacs 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

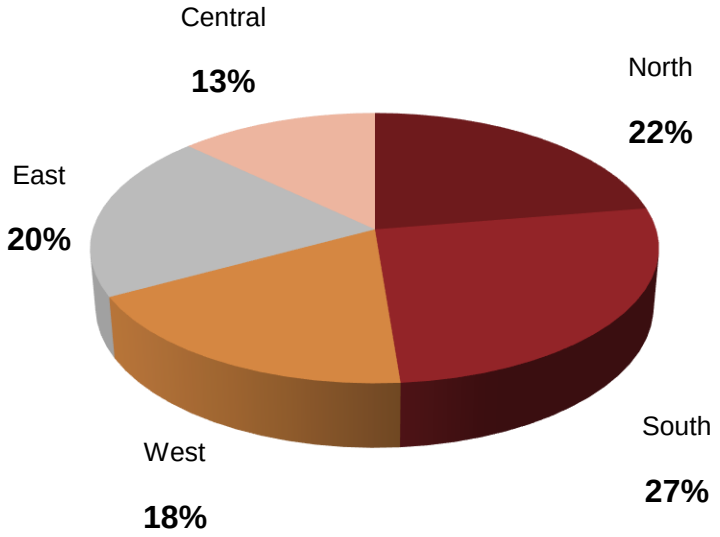
Widespread Pan India Footprint

9,957+ Touch Points

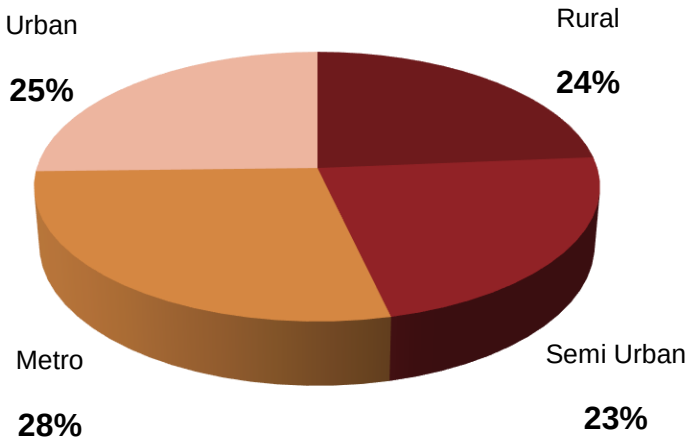
~1,62,000 Villages Covered

Particulars (#)	Dec-25	Dec-24	YoY
Branches/Banking Outlets	3,120	3,063	*+57*
BFIL Branches	3,602	3,772	*-170*
Vehicle Finance Marketing Outlets	172	300	*-128*
Total Outlets	**6,894**	**7,135**	***-241***
ATMs	3,063	2,993	*+70*
Total Touch Points	**9,957**	**10,128**	***-171***

Regional Breakdown of Branches



Geographical Breakdown of Branches



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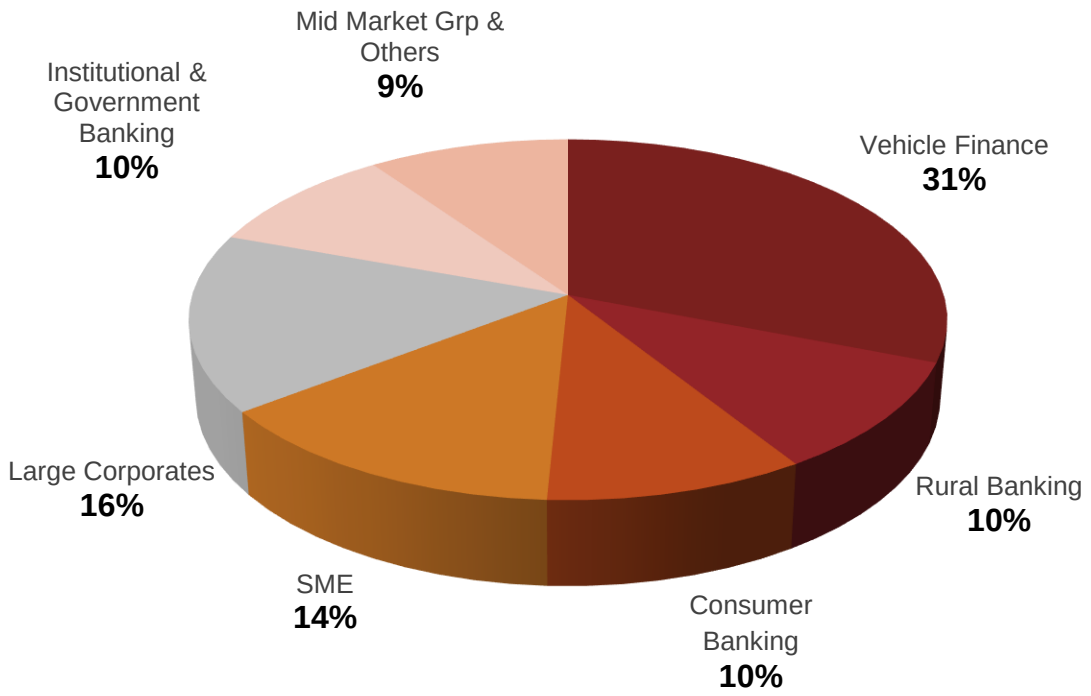
Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth

Rs. Crore	Q3 FY26	YoY	QoQ	% Share
Retail	**1,61,219**	**-3%**	**-1%**	**51%**
Vehicle Finance	98,196	5%	2%	31%
Rural Banking	31,966	-30%	-10%	10%
Consumer Banking	31,057	18%	-	10%
SME	**43,957**	**-1%**	**-2%**	**14%**
Wholesale	**1,12,360**	**-28%**	**-5%**	**35%**
Large Corporates	50,615	-40%	-9%	16%
Institutional & Government Banking	30,739	-25%	-7%	10%
Mid Market Grp & Others	31,006	-2%	4%	9%
Overall Loan Book	**3,17,536**	**-13%**	**-3%**	**100%**

IndusInd Bank

Vehicle Finance: Leadership Across Vehicle Categories

35+ Years of Vintage

Market Leader in Most Products

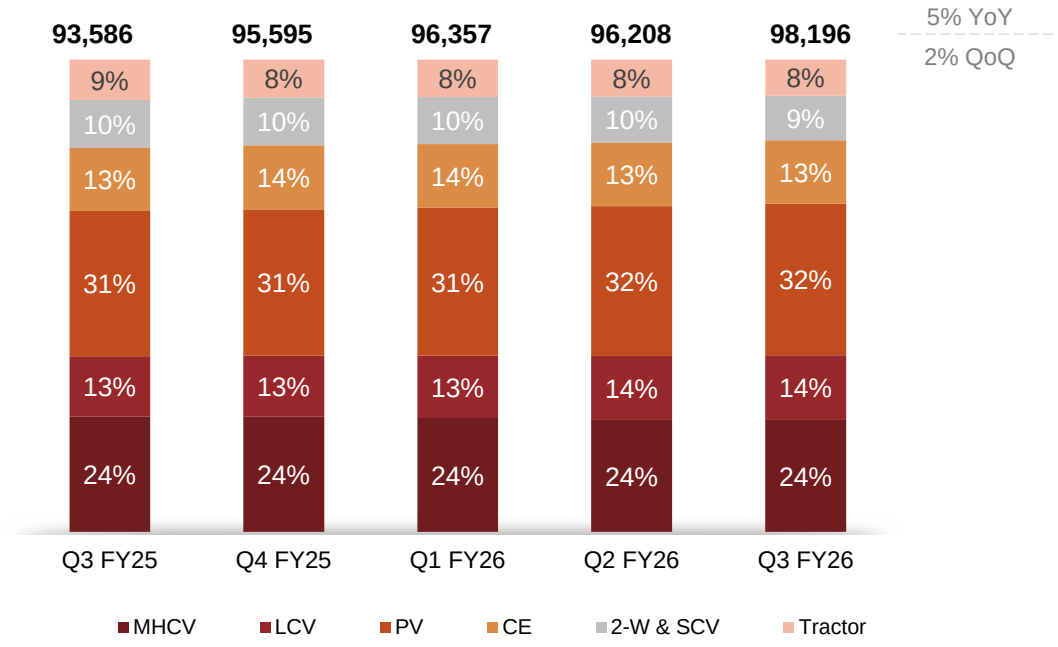
Nationwide Diversified Presence

Healthy Collateral Coverage

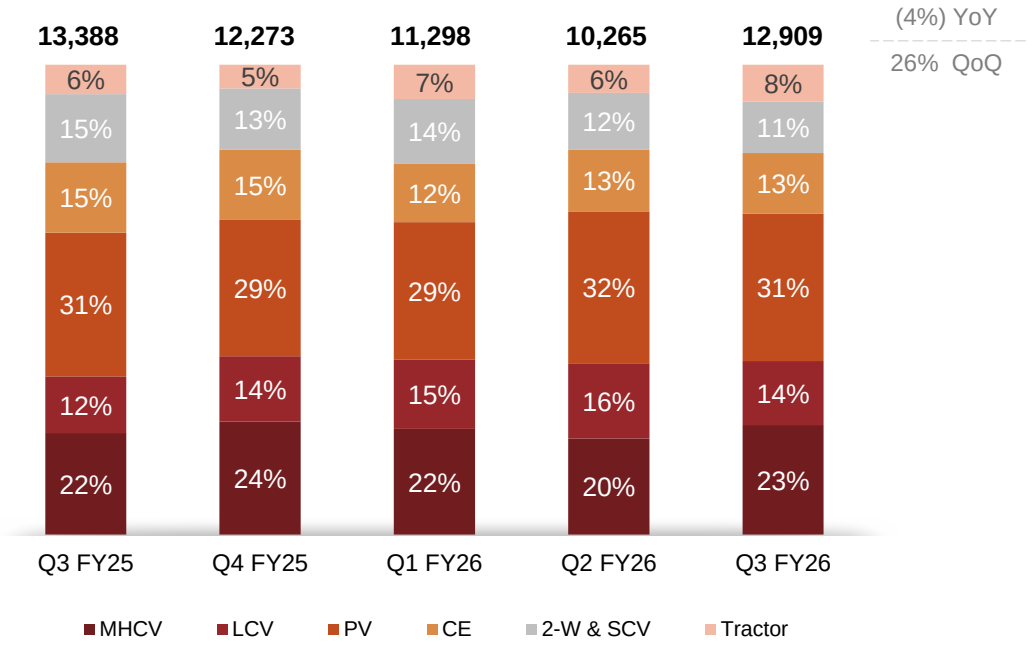
Digital Initiatives for a Customer-first Experience

Tapping New Sub-segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



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Rural Banking: Leveraging Deep Distribution to Serve the Underserved

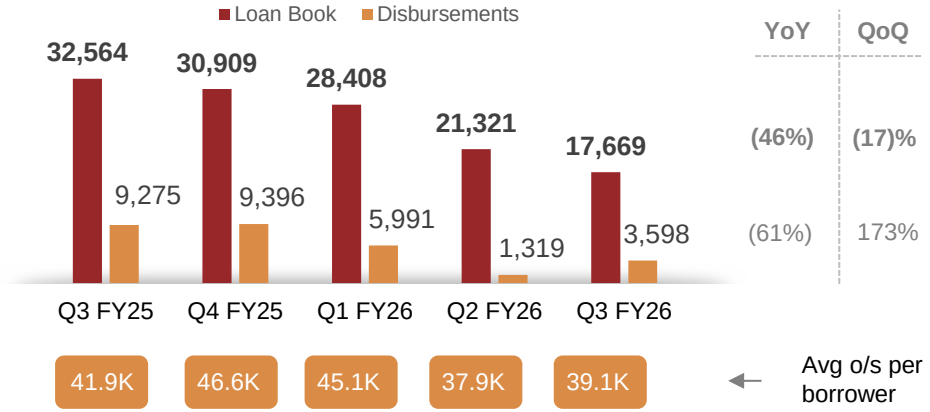
162K Villages served across 23 States

579K Borrowing Merchants

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

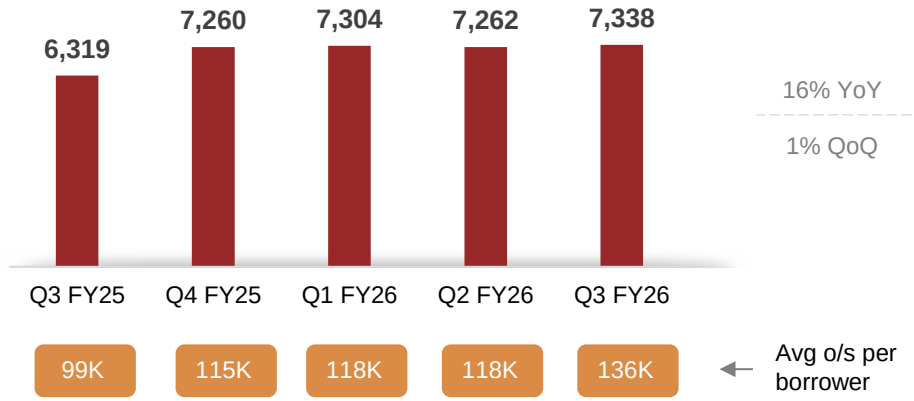
27K+ Unique Farmers

Micro Loan Book* (₹ crs)

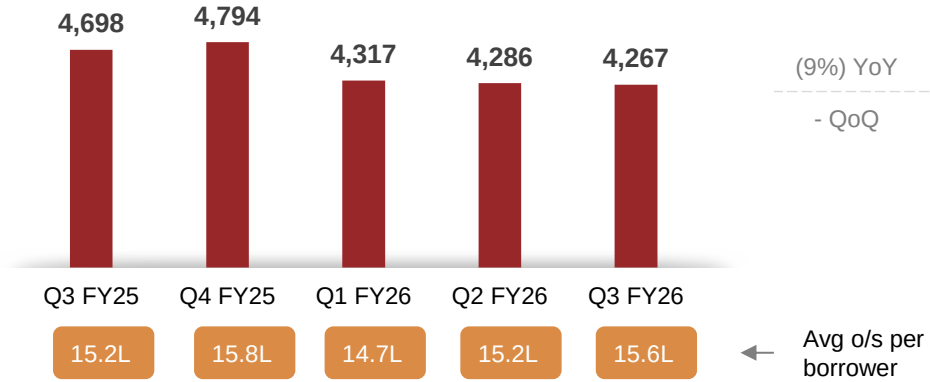


* Includes Microfinance loans as per RBI definition and other inclusive banking loans

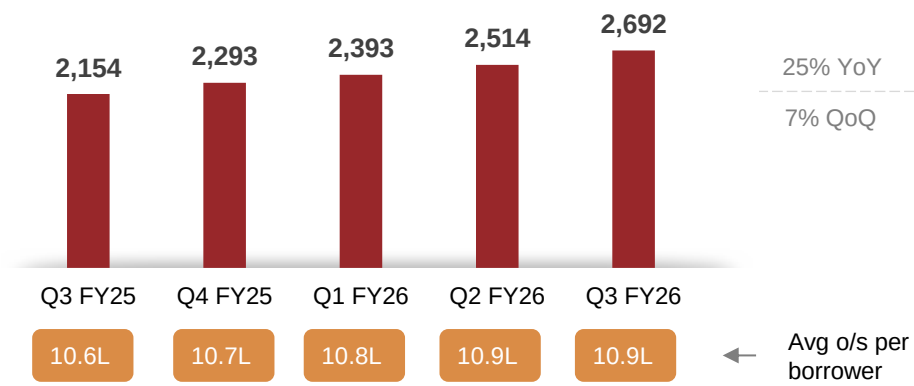
Merchant Loan Book (₹ crs)



Kisan Credit & Other Rural Loan Book (₹ crs)



Affordable Housing Loan Book (₹ Crs)



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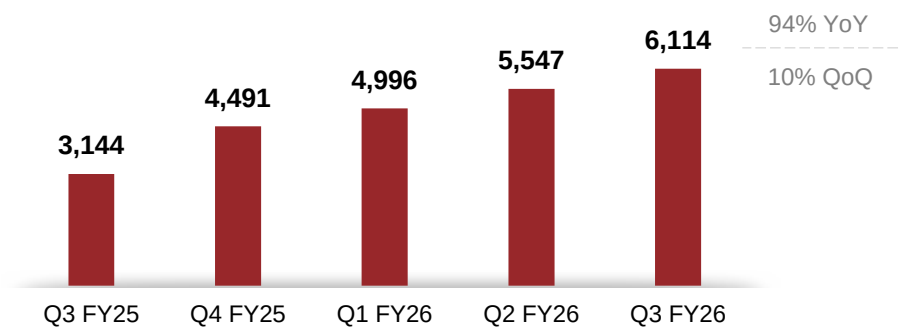
Consumer Banking: Broadening the Traditional Retail Asset Franchise

- **Improved risk & analytical models**
- **Increased digital & branch sourcing**
- **RuSU expansion**
- **Process revamps**

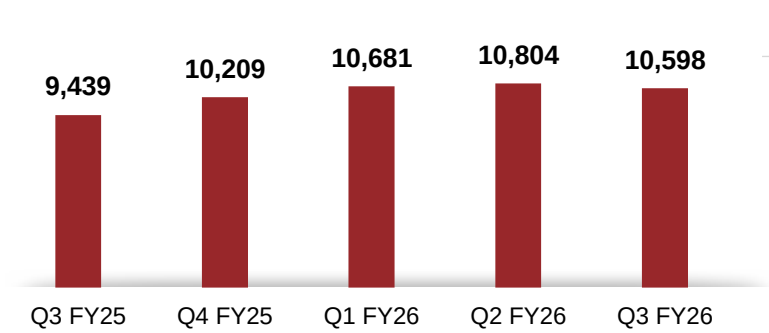
Home Loans (₹ crs)



94% YoY

10% QoQ

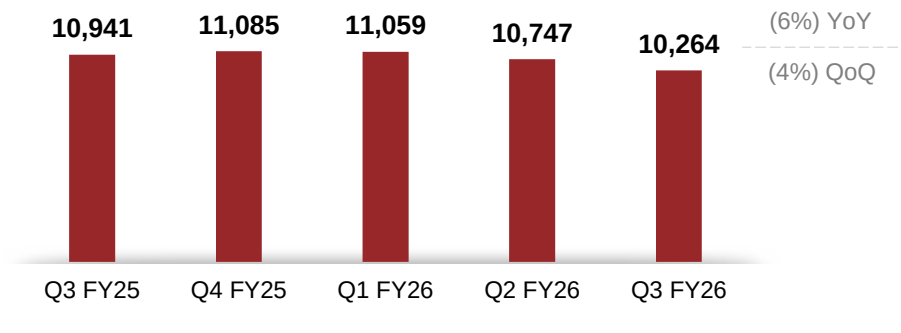
Personal Loans (₹ crs)



12% YoY

(2%) QoQ

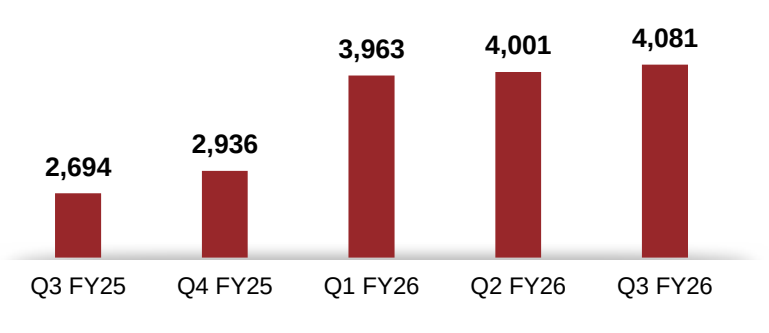
Credit Cards (₹ crs)



(6%) YoY

(4%) QoQ

Other Retail (₹ crs)



52% YoY

2% QoQ

IndusInd Bank

SME: Addressing Large Opportunity with Focus on Granular Portfolio

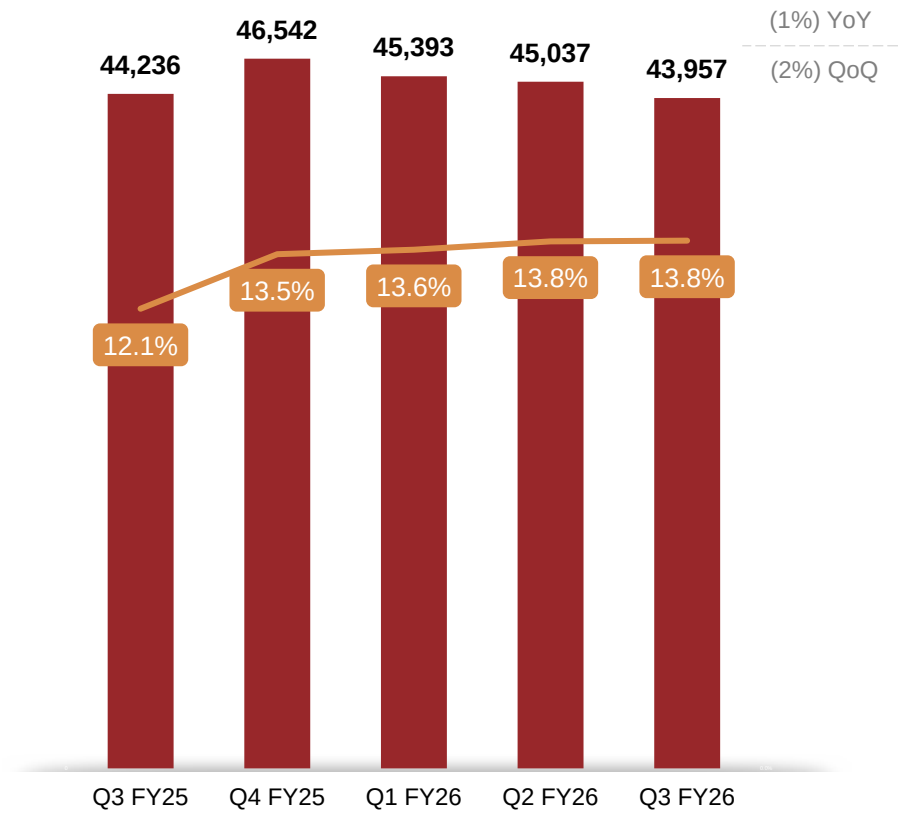
Integrated Operating Model

Tailormade Digital Offerings

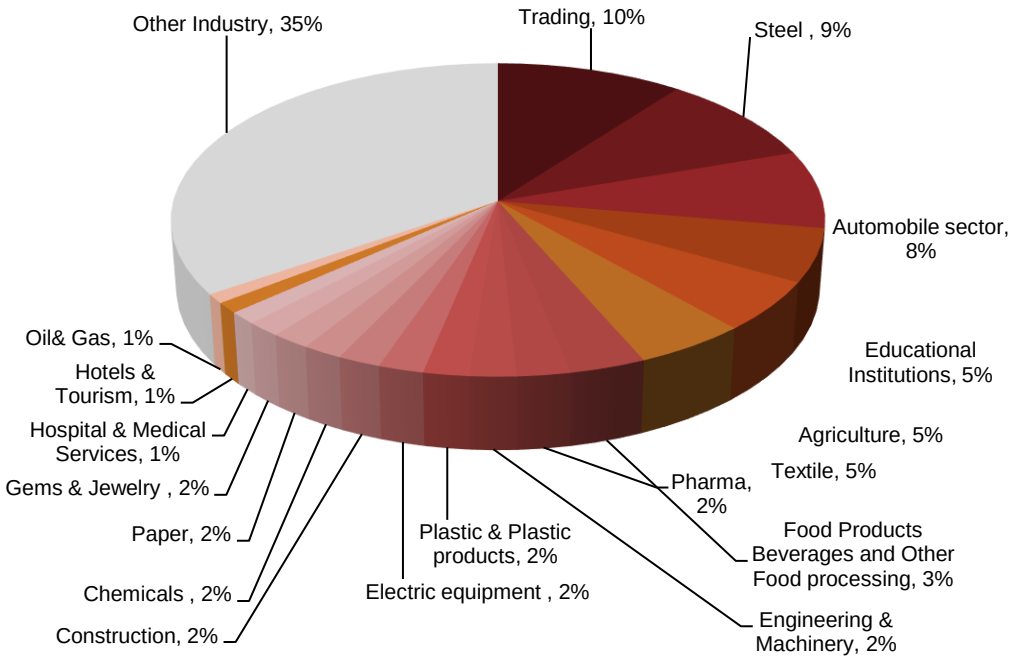
Strong Risk Assessment & EWS

Increasing SME Distribution Coverage

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



Portfolio Spread Across Industries



IndusInd Bank

Wholesale Banking: Driven by Risk Adjusted Return on Capital

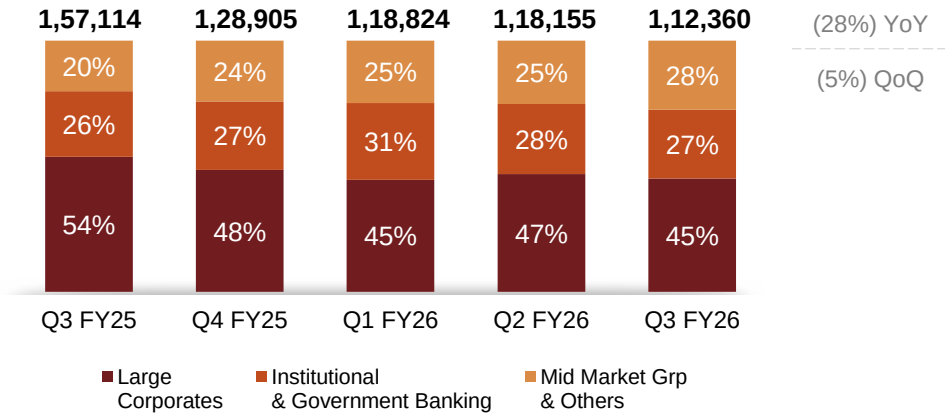
Primary Banker to Emerging & Mid Corporates

Deep Domain Presence in Focused Sectors

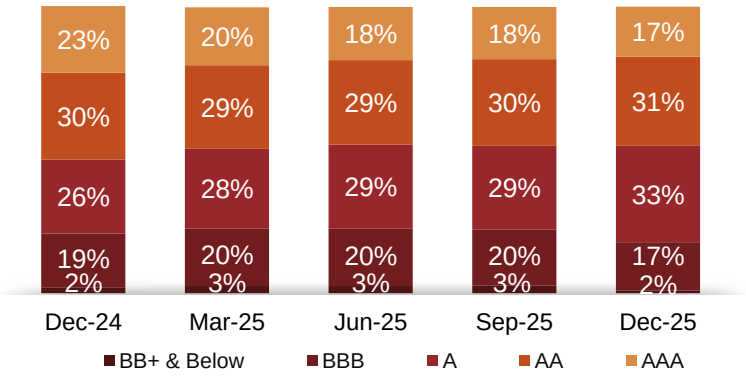
Ingrained Liability Approach

Granularity and Annuity led fees

Wholesale Banking Loan Book (₹ crs)



Risk Profile: Rating wise Corporate Exposure *

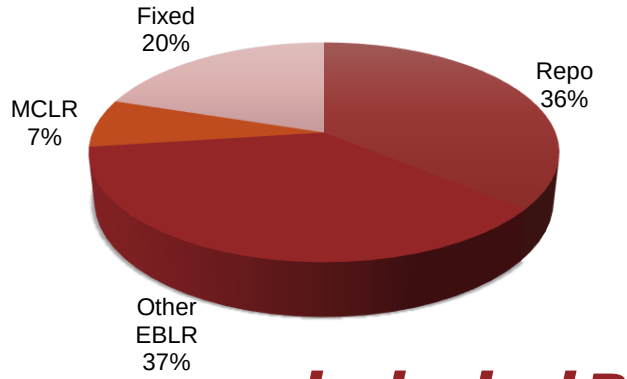


* Includes fund and non-fund-based exposure to corporate clients

Sector-wise Loan Mix (% of Total Loans)

Sector	Q3 FY26
NBFCs (other than HFCs)	5.78%
Real Estate - Commercial & Residential	4.30%
Gems and Jewellery	3.01%
Power Generation – Non Renewable	1.91%
Power Generation – Renewable	1.74%
Steel	1.57%
Construction	1.03%
Others	16.05%
Wholesale	**35.38%**
SME	**13.84%**
Retail	**50.78%**
Total	**100.00%**

Benchmark Rate Mix (% of Total Loans)



IndusInd Bank

Digital Banking: Continuing Momentum Across Metrics

Digital Adoption & Engagement

4.6 / 4.7	INDIE App Rating
4.5 / 4.6	INDIE for Business App Rating
2.7Mn+	Monthly Active Users – INDIE*
220K+	Monthly Active Users – INDIE for Business*

Digital Acquisition & Origination *Q3'26*

70K+	SA opened via end-to-end DIY journey
173K+	TDs opened via end-to-end DIY journey
12K+	Credit Cards sourced via end-to-end DIY journey
7.5K+	Personal Loans sourced via end-to-end DIY journey

Payment & Merchant Ecosystem *Q3'26*

4.3Mn+	INDIE APP led transactions
1.5Mn+	UPI transaction via INDIE APP
450K+	Bill payment transactions via INDIE APP
150K+	Recurring transaction active users on INDIE APP

** As of 31-Dec-25*

IndusInd Bank

INDIE

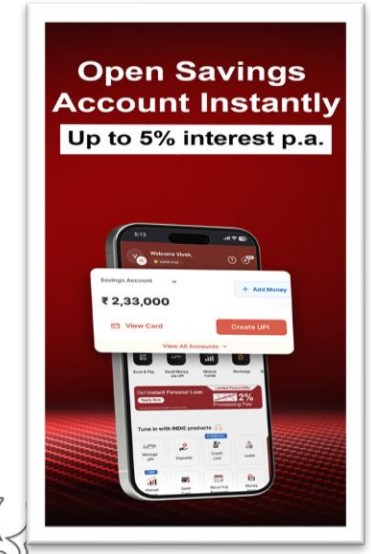
One App. Endless Possibilities. Retail made simple with INDIE.

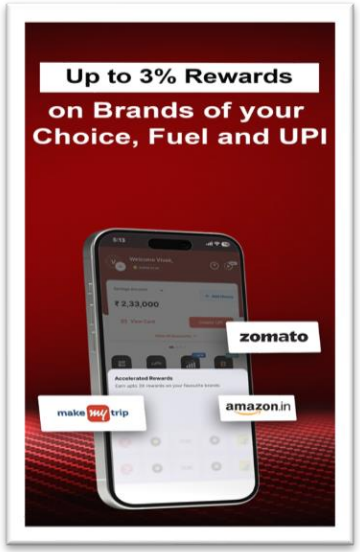
100 + Banking Features across Web & Mobile

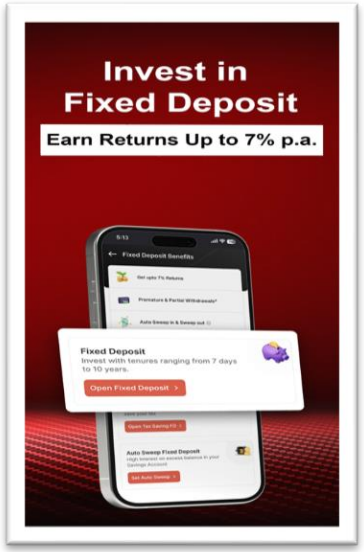
4.6Mn+	2.7Mn+	60%	24K+	2,189 Cr+
*Registrations**	*SA Customers**	*MAU Customers***	*Active Credit Lines***	*FDs & RDs opened***

Scan to watch video

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







IndusInd Bank INDIE

*as of 31-dec-2025
** Cumulative numbers for Q3

IndusInd Bank

INDIE for Business

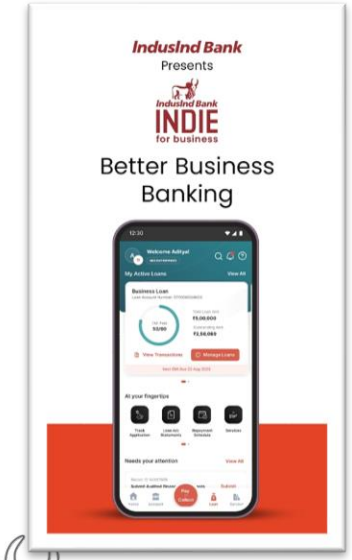
A Next Gen ‘all in one’ Business SUPER APP #BetterBusinesBanking

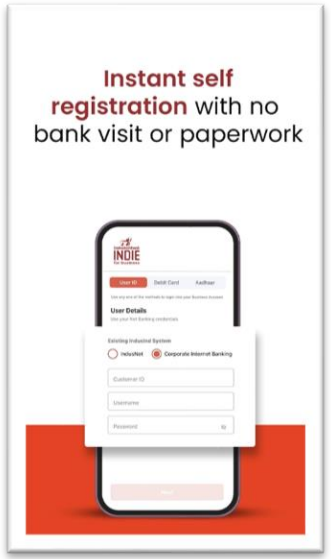
100 + Banking Features across Web & Mobile
Self Registration | Payments | Merchant Collections | Business Loans | Notifications | Current Accounts | more..

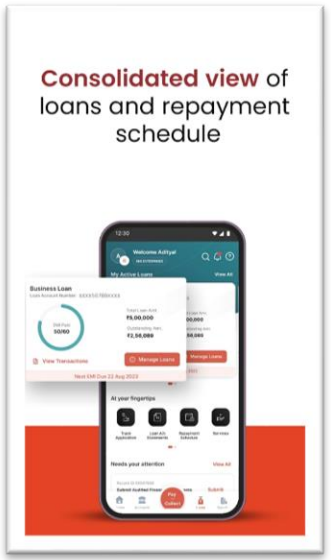
400K + *Registrations**	65% *MAU Customers**	₹15K Cr. + *Transactions Value***	₹96 Cr. + *Tax & Bill Payment***	71 Cr. + *FDs & RDs opened***

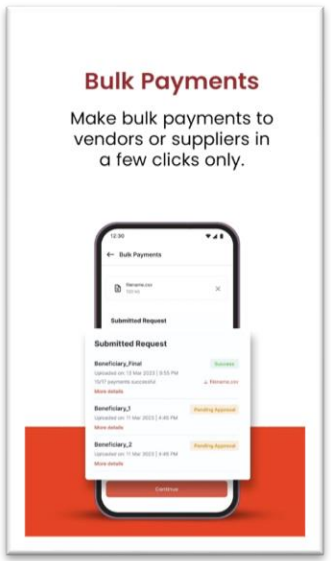
Scan to watch video

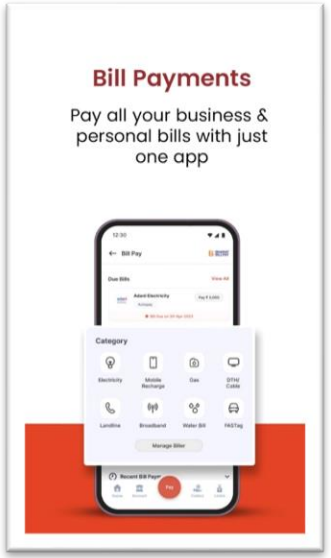
Individual CA | Sole Prop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | One Person Company | Limited Company











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for business

*as of 31-dec-2025
** Cumulative numbers for Q3

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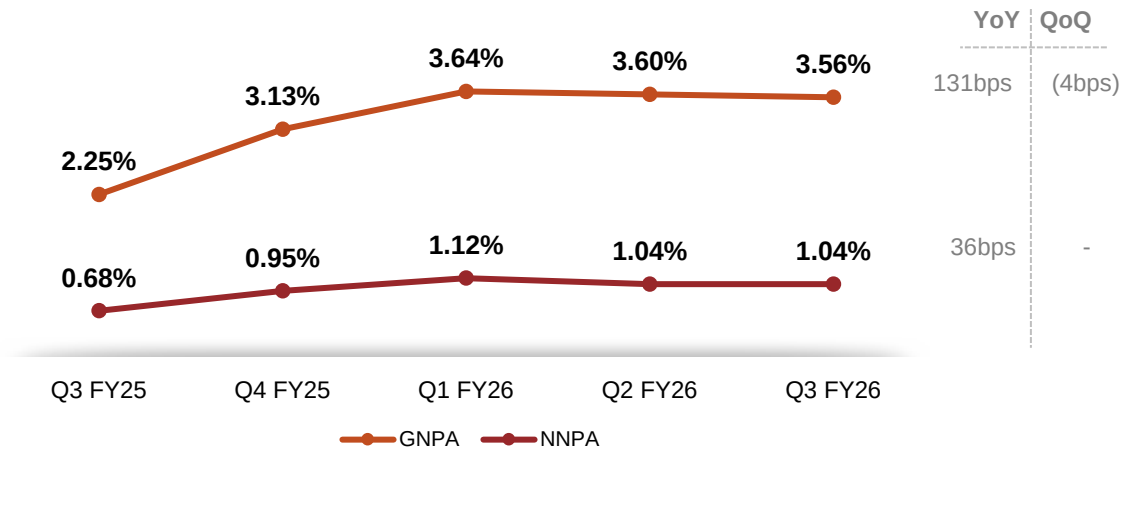
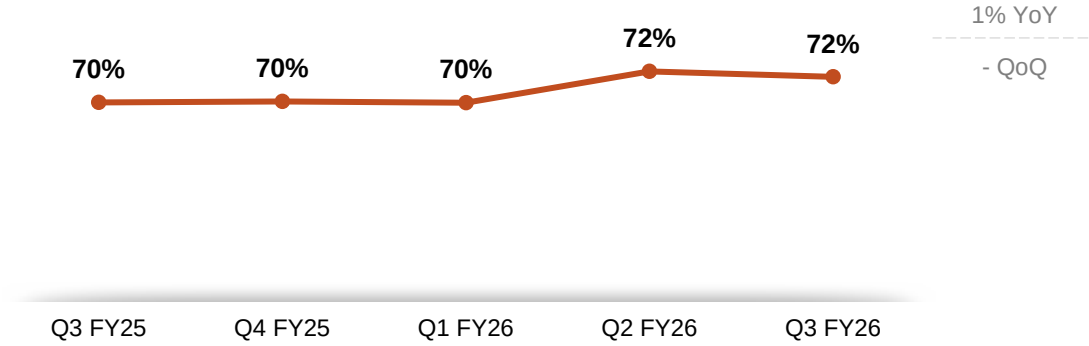
Presentation Path

Stressed Assets and Provisions

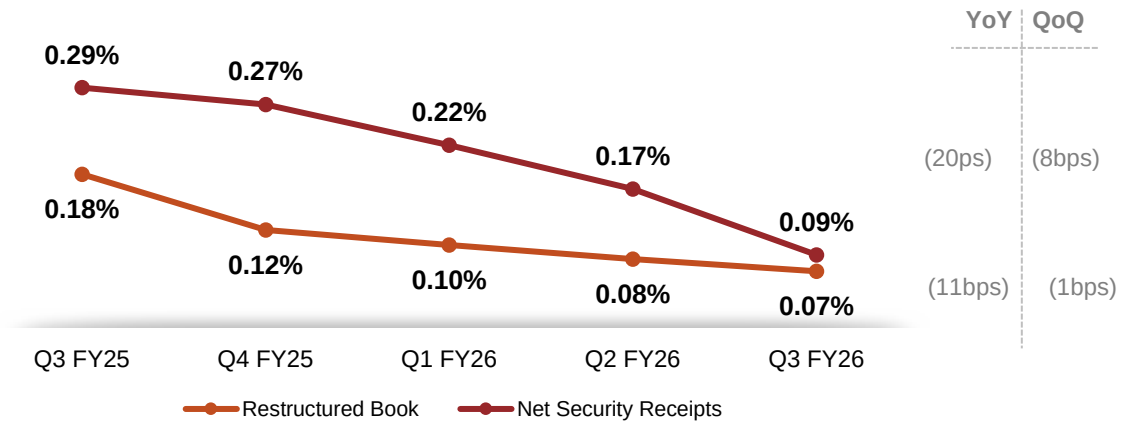
Gross NPA and Net NPA (%)



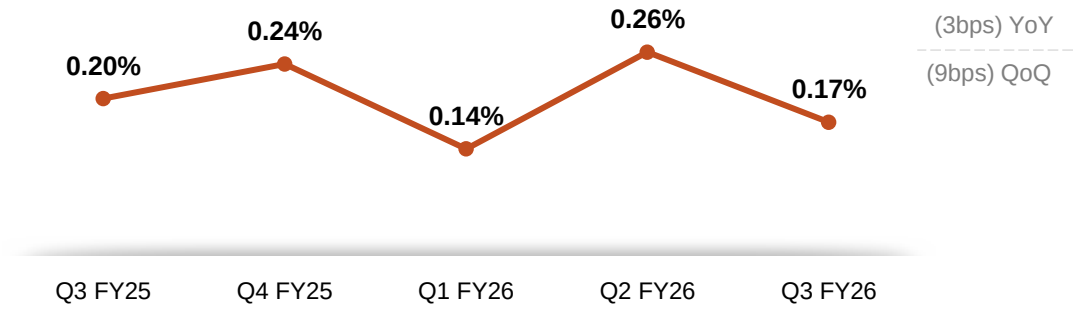
Provision Coverage Ratio (%)



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

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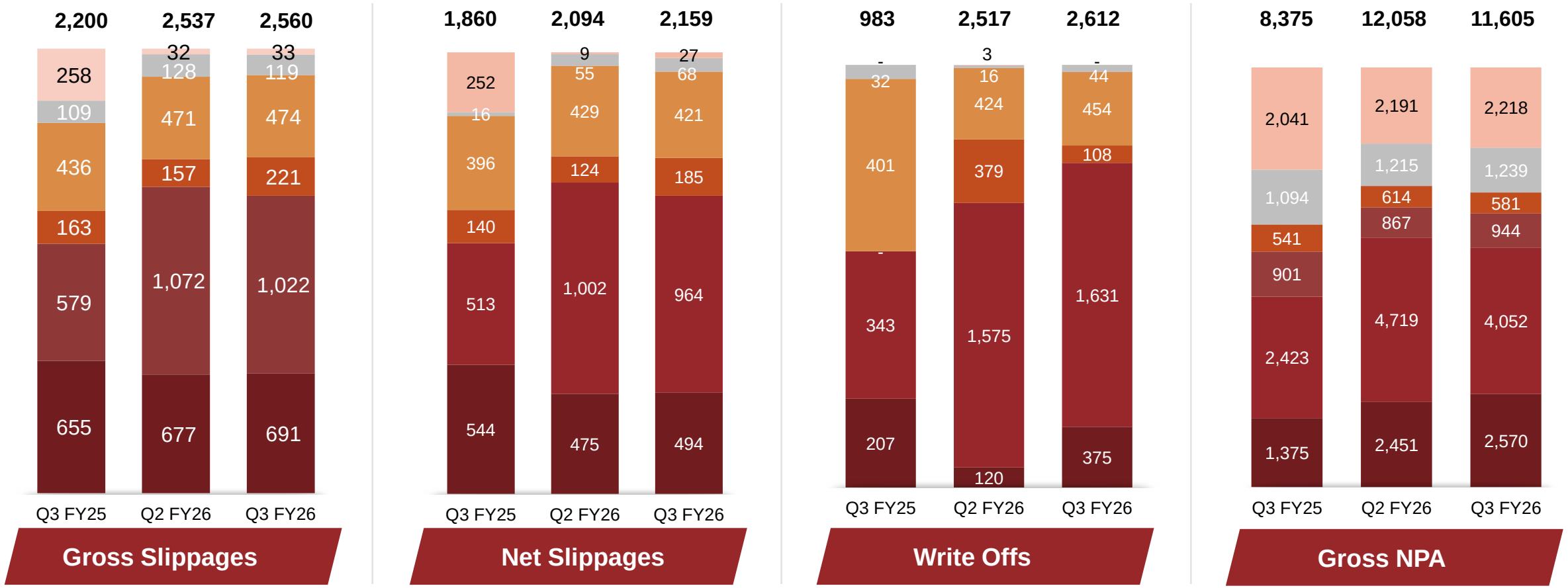
Segment wise Asset Quality Trends

₹ Crs



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Movement in Non-Performing Assets

₹ Crs	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Opening Balance	**7,639**	**8,375**	**11,046**	**12,481**	**12,058**
Fresh Additions	**2,200**	**5,014**	**2,567**	**2,537**	**2,560**
Deductions	**1,464**	**2,343**	**1,133**	**2,960**	**3,013**
-Write-offs	984	1,816	664	2,517	2,612
-Upgrades	150	216	230	199	166
-Recoveries	190	277	239	244	235
-Sale to ARCs/ Others	140	34	-	-	-
Gross NPA	**8,375**	**11,046**	**12,481**	**12,058**	**11,605**
Net NPA	**2,496**	**3,287**	**3,721**	**3,399**	**3,304**
% of Gross NPA	**2.25%**	**3.13%**	**3.64%**	**3.60%**	**3.56%**
% of Net NPA	**0.68%**	**0.95%**	**1.12%**	**1.04%**	**1.04%**
Provision Coverage Ratio	70%	70%	70%	72%	72%
Provision & Contingencies	**1,744**	**2,522**	**1,760**	**2,631**	**2,096**
Credit Cost (% of Avg Loans)	**2.03%**	**2.86%**	**2.11%**	**3.24%**	**2.62%**

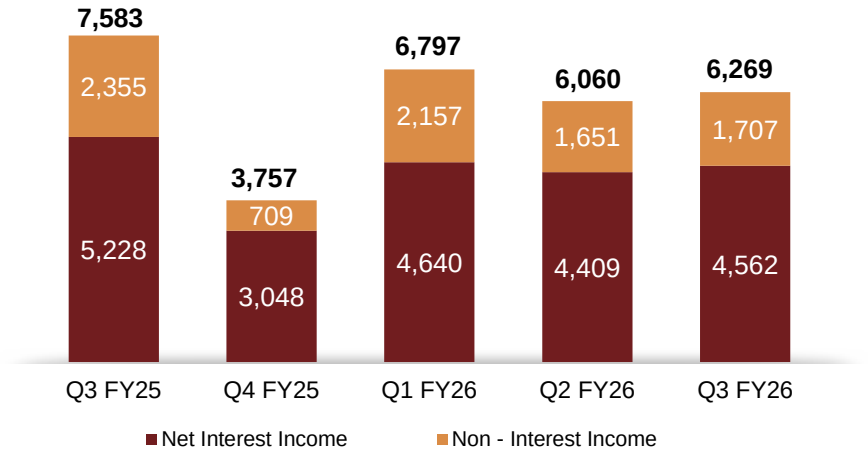
Loan Related Provisions held as on December 31, 2025

- Specific provision of ₹ 8,231 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,726 crs including restructured
- Provision Coverage Ratio at 72% and total loan related provisions at 86.40% of GNPA
- Loan related provisions of ₹ 10,027 crs are 3.16% of the loans

Presentation Path

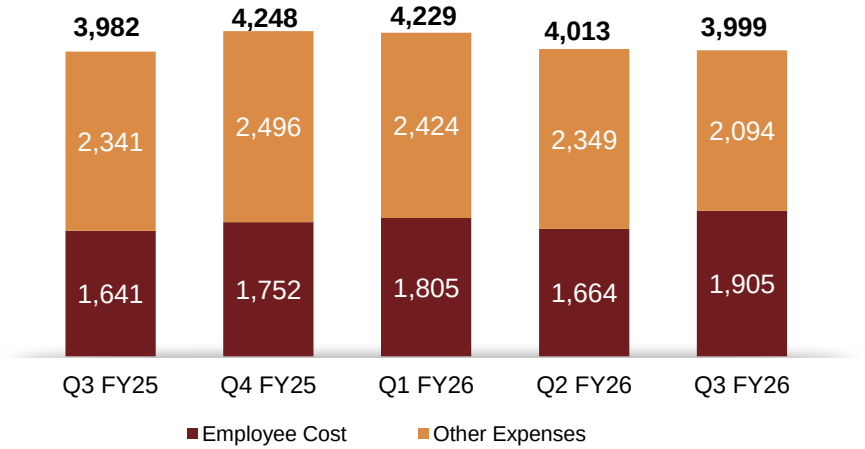
Key P&L Metrics

Net Revenue (₹ crs)



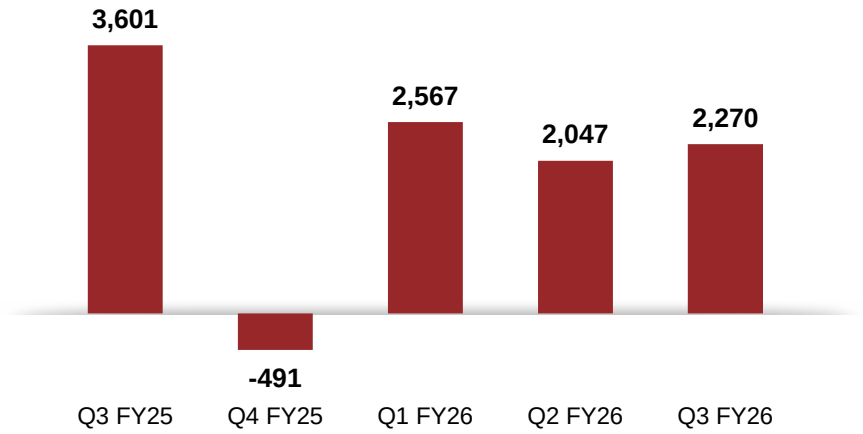
	YoY	QoQ
Net Interest Income	(17%)	3%
Non - Interest Income	(28%)	3%
	(13%)	3%

Operating Expenses (₹ crs)



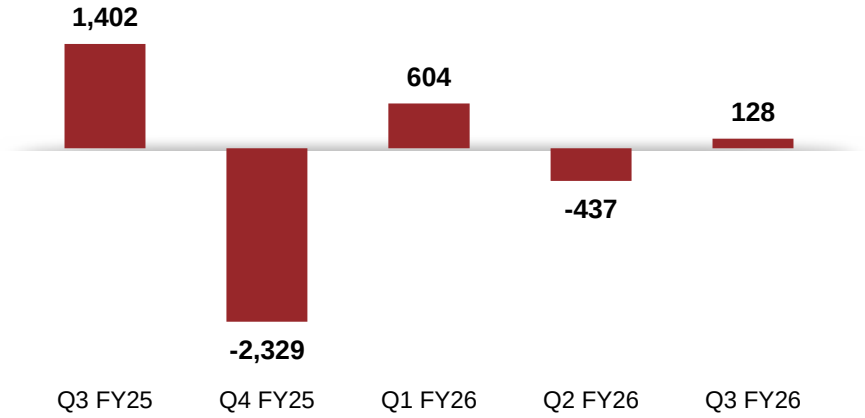
	YoY	QoQ
Employee Cost	-	-
Other Expenses	(11%)	(11%)
	16%	14%

Operating Profit (₹ crs)



YoY	QoQ
(37%)	11%

Profit After Tax (₹ crs)



YoY	QoQ
(91%)	NM

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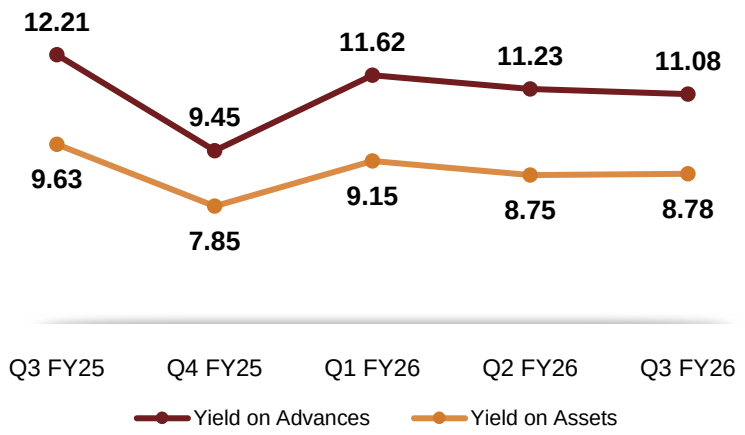
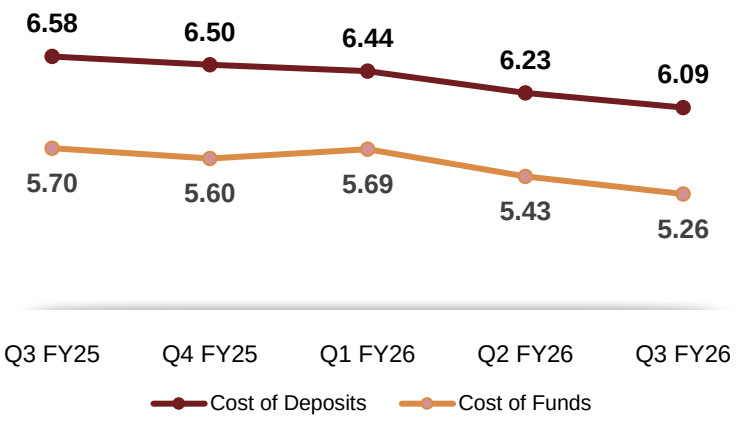
Net Interest Margin: Key Components and Trend

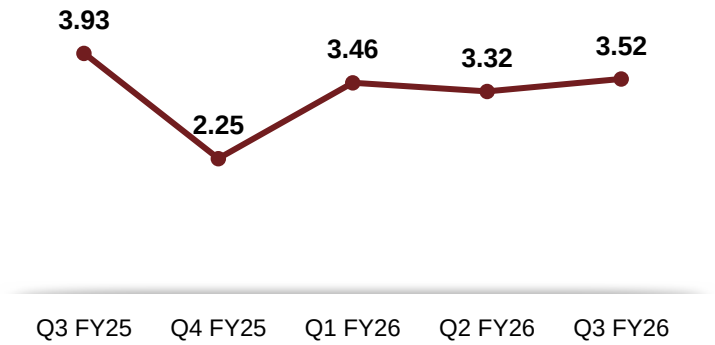
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)



Net Interest Margin (%)



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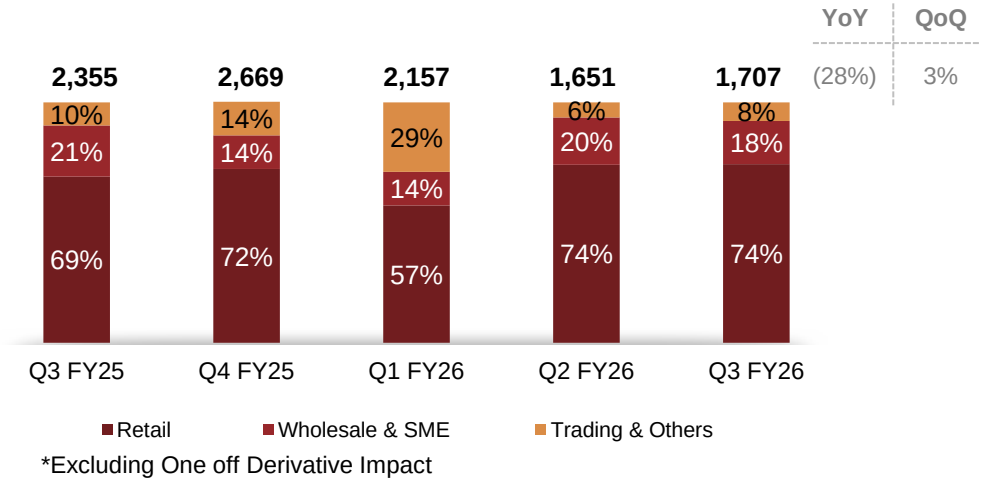
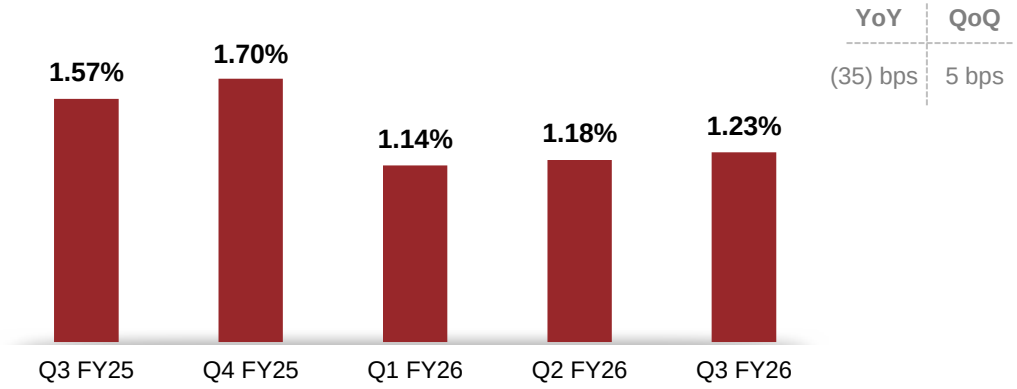
Diversified Fee and Other Income Streams

Non-Interest Income Mix (₹ crs)

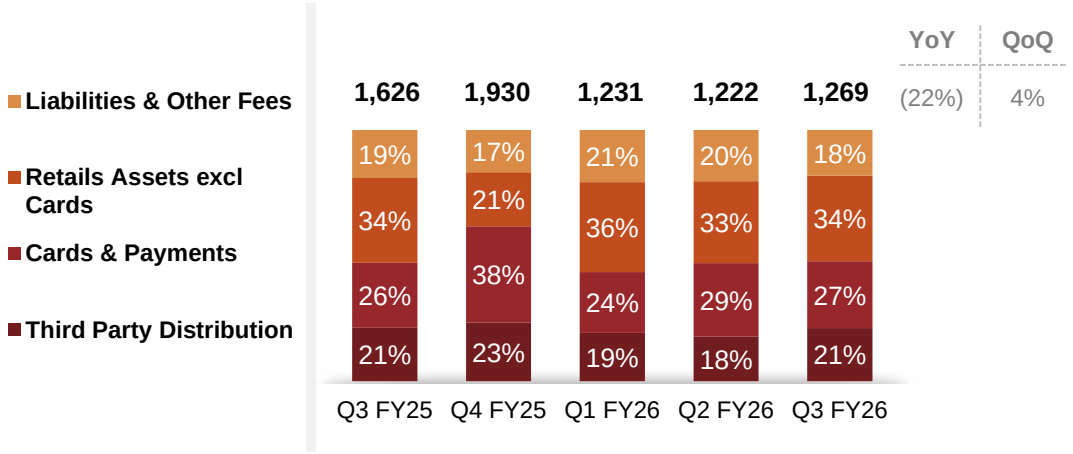


*Excluding One off Derivative Impact

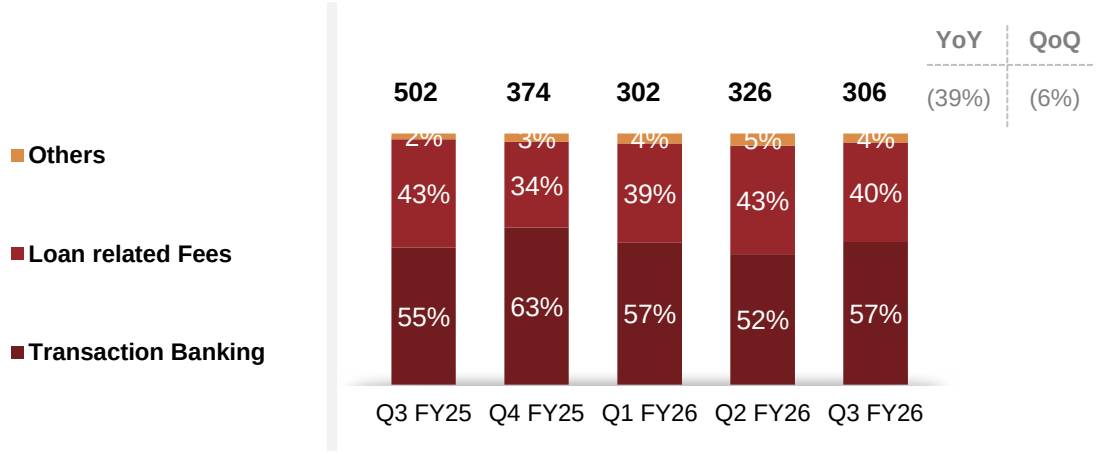
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)



Wholesale & SME Fee Mix (₹ crs)



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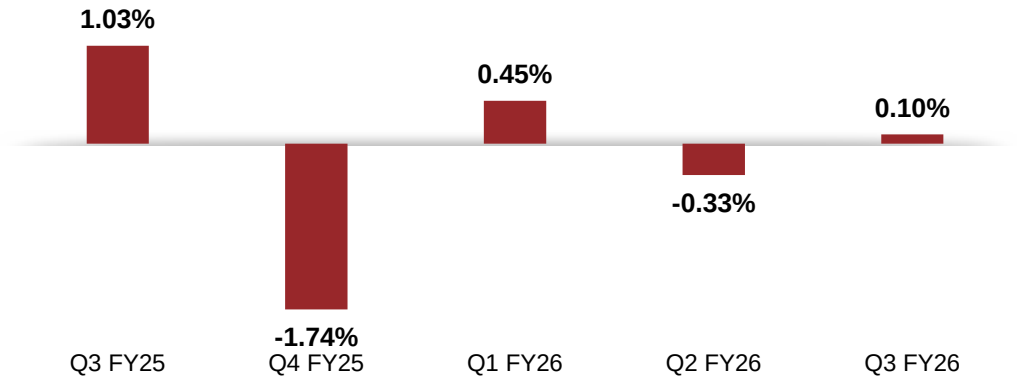
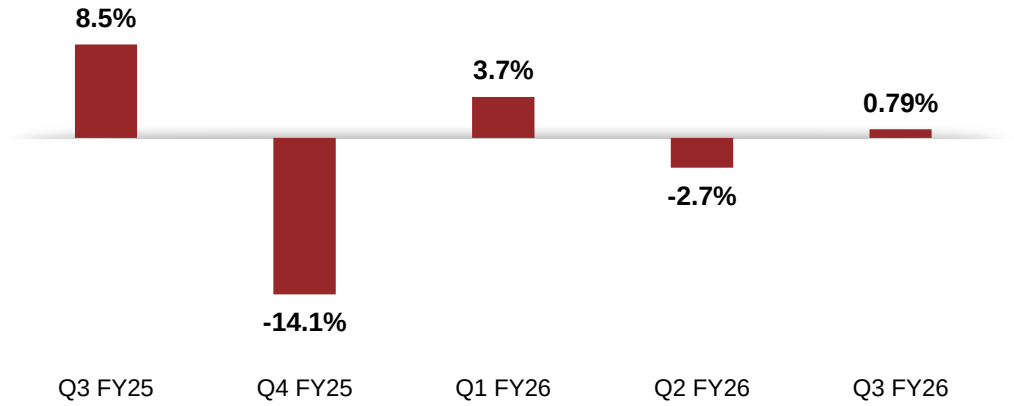
Key Financial Indicators

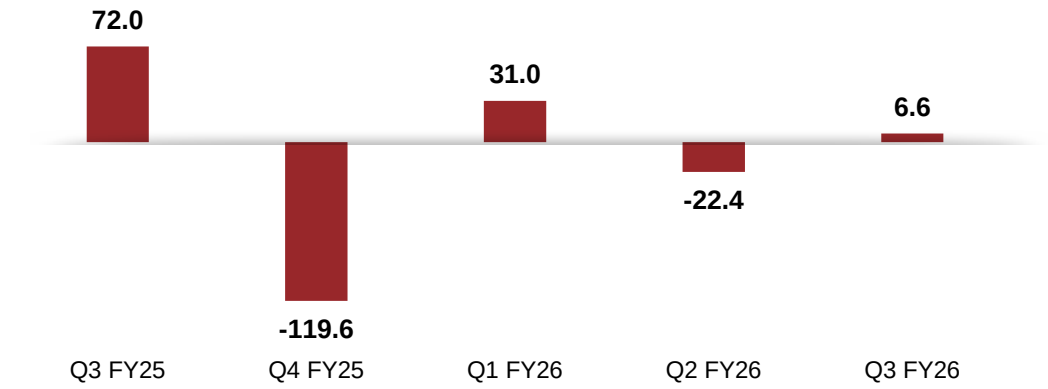
Return on Assets (%)*



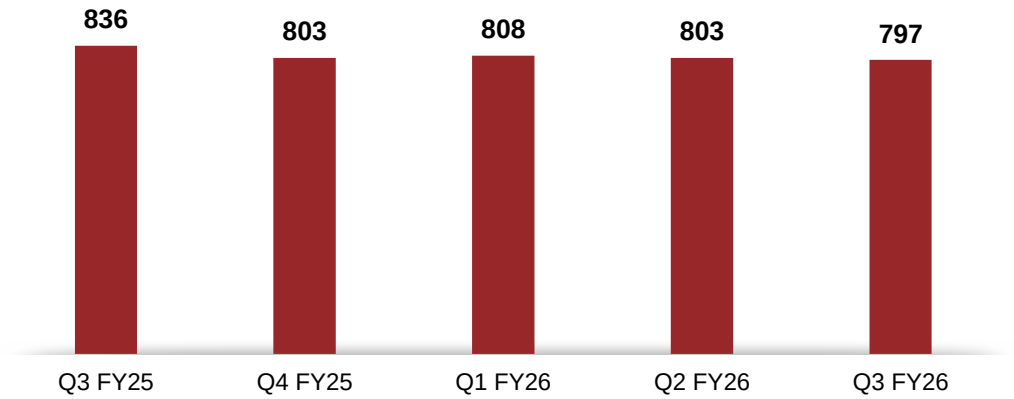
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)



*Annualized numbers

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Presentation Path

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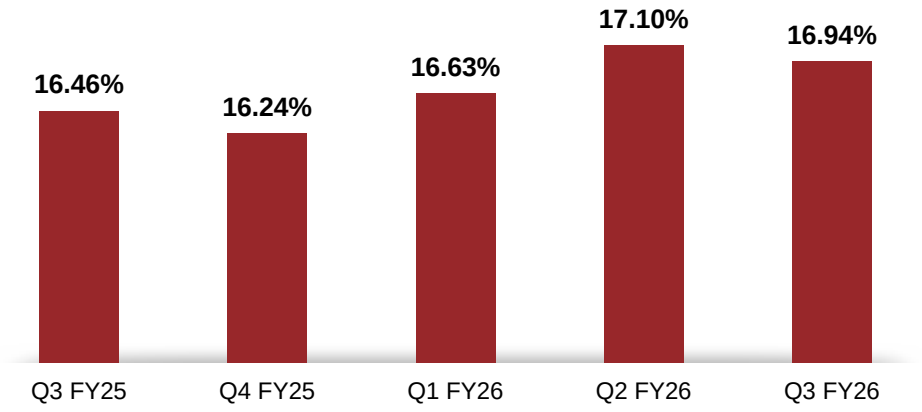
Healthy Capital Adequacy and Liquidity Position

CRAR (%)

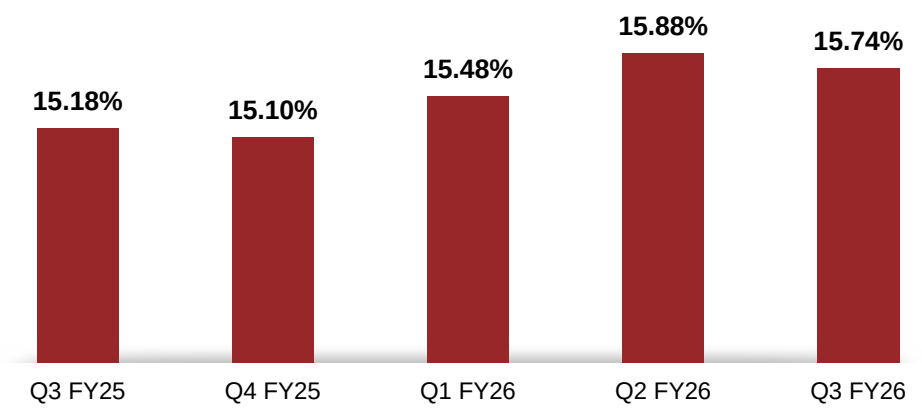


48bps YoY

(16bps) QoQ

FY26 excludes interim profits

CET 1 (%)

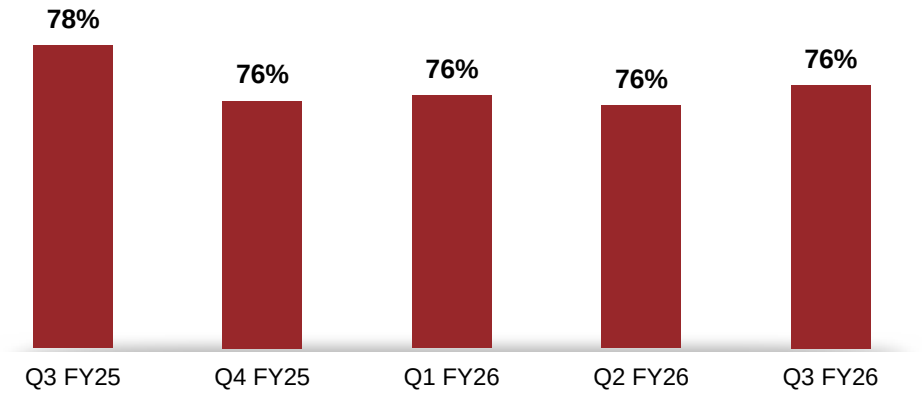


56bps YoY

(14bps) QoQ

FY26 excludes interim profits

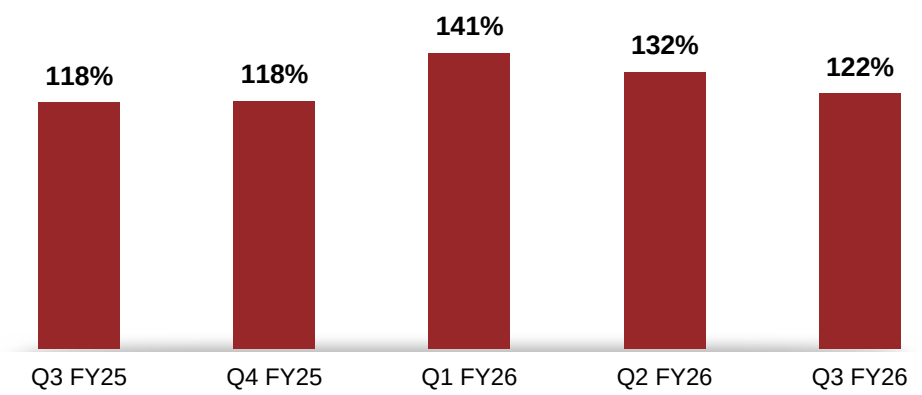
RWA to Assets (%)



(171bps) YoY

89bps QoQ

Liquidity Coverage Ratio (%)



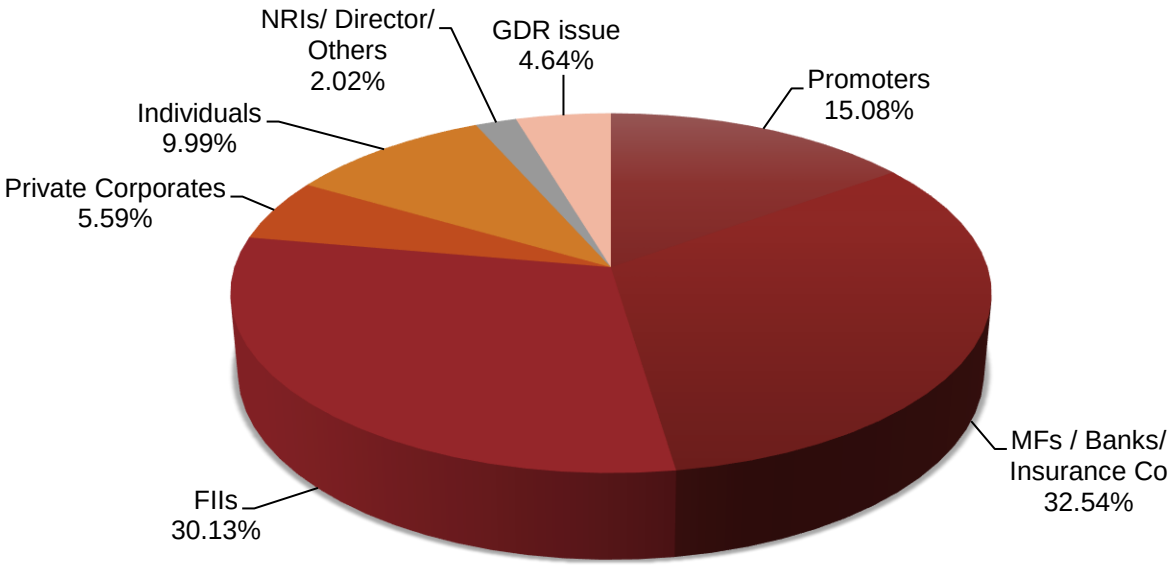
4% YoY

(10%) QoQ

IndusInd Bank

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.

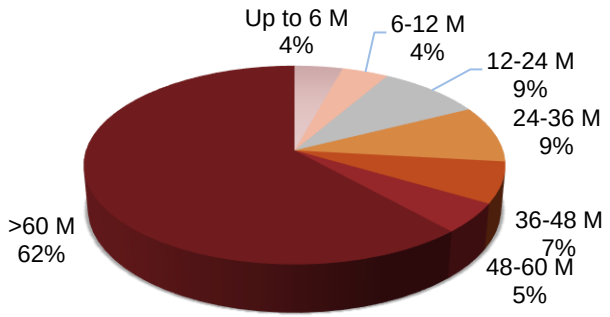
IndusInd Bank

Presentation Path

Micro Loans: Additional Disclosures (1/2)

Disbursements Across Centers by Vintage

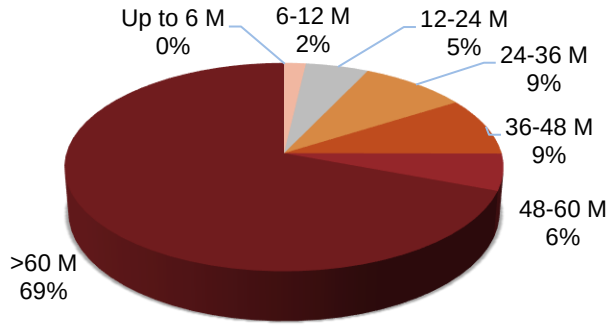
Cumulative 21M ending Dec-25



62% of Disbursements Towards Centers with >5 Years Vintage

82% of Disbursements Towards Centers with >2 Years Vintage

Q3 FY26

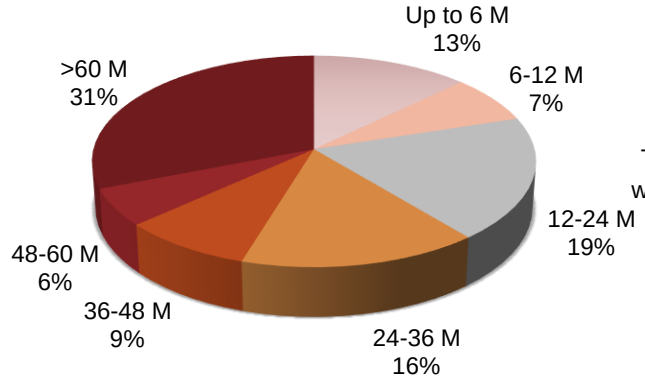


69% of Disbursements Towards Centers with >5 Years Vintage

93% of Disbursements Towards Centers with >2 Years Vintage

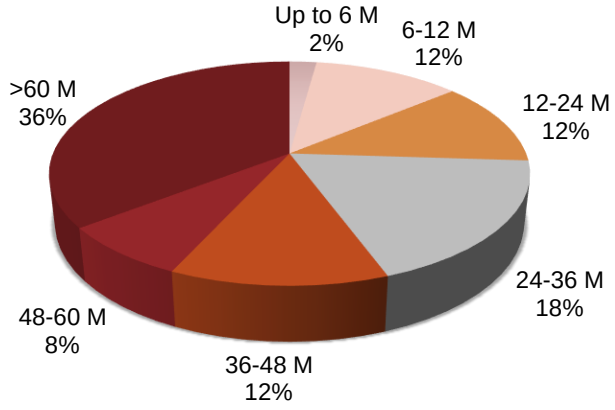
Disbursements Across Customers by Vintage

Cumulative 21M ending Dec-25



80% of Disbursements Towards Customers with >1 Years Vintage

Q3 FY26

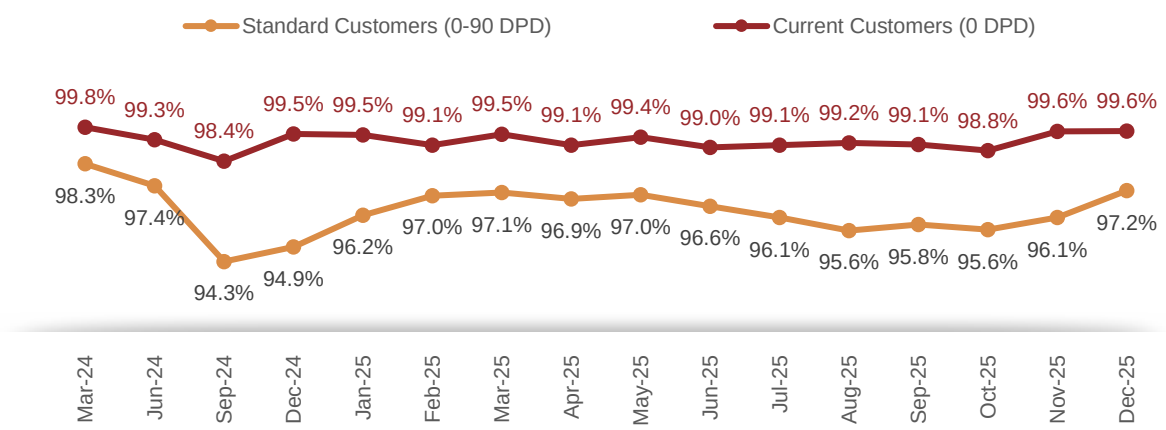


86% of Disbursements Towards Customers with >1 Years Vintage

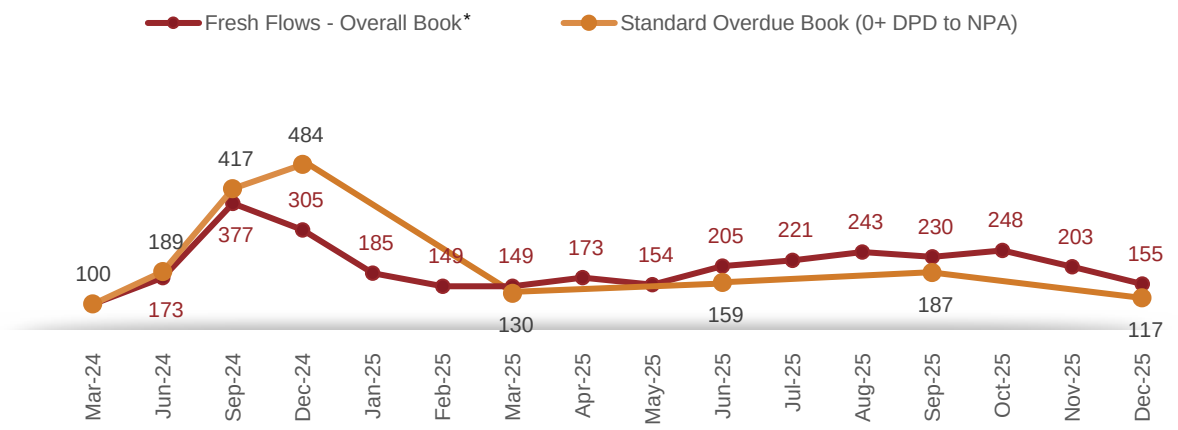
IndusInd Bank

Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

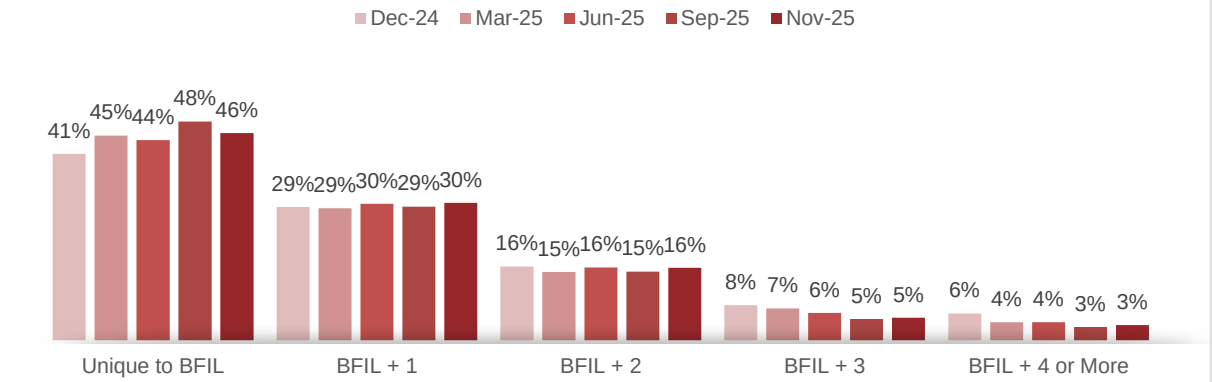


New Stress Formation and Early Stress Bucket (Indexed)

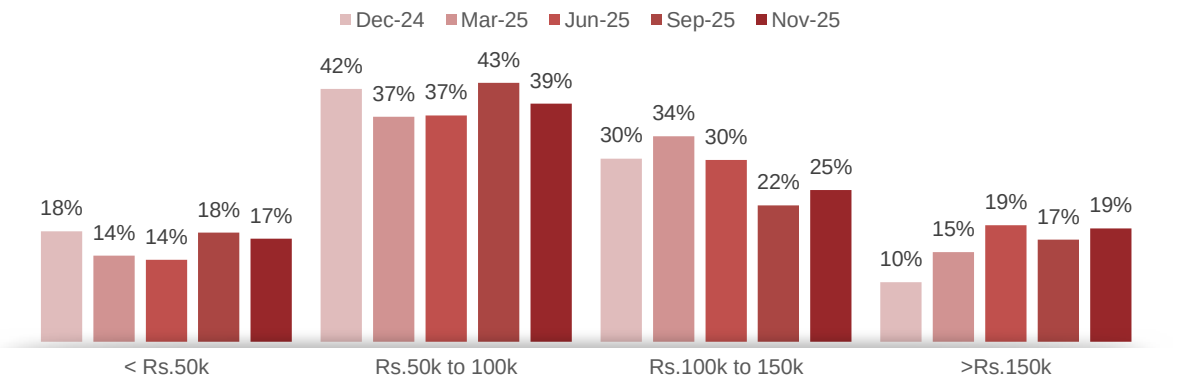


Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

Portfolio Mix by Number of Lenders (by Value)



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



IndusInd Bank

ESG and CSR highlights – Environment initiatives

~ 47%
Green, Climate, Social, Livelihood & inclusive portfolio of loan book (up from 33% in FY2018)

2032
Target year for Carbon Neutrality in own operations

~ 80%
Wholesale banking credit exposure approved under ESMS policy

2
Offices LEED certification

14
Branches/Lobbies with LEED certification

100%
Renewable energy usage at Corporate Office, Mumbai

2,200+
Water structures supported under CSR initiatives

2,600+ lakh m³
Additional water storage capacity created under CSR

100%
E-waste disposed through authorized recyclers

IGBC

CII
Confederation of Indian Industry

Indian Green Building Council (IGBC)

hereby certifies that

IndusInd Bank

Turbhe - IT office, Navi Mumbai

(IGBC Registration No: GI240660)

has successfully achieved the Green Interior Standards required for the following level of certification under the

IGBC Green Interiors Rating System

(New Interiors)

Gold

October 2025

(This certification is valid for next 3 years)

Ar B R Ajit
Chair, IGBC Green Interiors

B Thiagarajan
Chairman, IGBC

K S Venkatagiri
Executive Director, CII-Godrej GBC

IndusInd Bank

ESG and CSR highlights

Social Initiatives – impact

- **Impacted 1.21 lakh rural HHs** with increase in income by 25+ % in 3 years across five Aspirational Districts through farm based, livestock income, entrepreneurship.
- **Social Protection Schemes: 2.60 lakh beneficiaries** covered unlocking ₹ 90 crores (insurance) and others schemes ₹ 664 crores. 88,000 of which individuals benefitted for health insurance through Ayushman Card.
- **42 FPOs with 69,000+ members supported** with incremental turnover of Rs.77 crores
- **16,000+ farm based entrepreneurs and 1,500+ non-farm** based entrepreneurs supported resulting in ₹ 8.88 crore wealth created by non-farm based entrepreneurs and ₹ 18 crore credit mobilized through various banks.
- 18,000+ tonnes of CO_2 emission reduction through CSR – tree plantation
- **Increase in net sown area of 9,300+ hectares** and 4,900+ hectares of wasteland converted for cultivation
- **2 lakh women / adolescents** screened for anaemia

Financial Inclusion Impact through Our Initiatives – FY2025

77 lakh
Women borrowers served via BFIL

8.7 lakh
New clients onboarded

₹13,250 crore
Retail Agri loans disbursed

21,000
Farming households covered

₹10,000+ crore
MSME credit disbursed

126
MSME hubs operational

1.6 lakh
Students reached

2,500+
Teachers trained

1,039
Athletes supported

86 / 160
International/ national medals

1,150
PwDs trained

4,800+
Micro-entrepreneurs supported

8,956 hours
Volunteers engaged

2,365
Vendors engaged

60+
NGO partners

IndusInd Bank

Awards & Accolades

Won BW Businessworld Supply Chain Management Leadership Award 2025, second time in the row, in the Digital Transformation & Excellence in Supply Chain category.

IndusInd Bank's campaign #CelebrationZarooriHai, won e4m DigiOne Award in the 'Best Brand Integration' category.

Bharat Sanjeevani, a flagship CSR initiative of IndusInd Bank Limited and its subsidiary, Bharat Financial Inclusion Limited (BFIL) has been awarded the prestigious International Dairy Federation World Dairy Summit 2025 Award, under the category "Sustainable Farming Practices: Innovation in Animal Care in Farming."

IndusInd Bank

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