April 24, 2026

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

Madam / Dear Sir,

Sub.: Press Release – Audited Consolidated and Standalone Financial Results of the Bank for the quarter and financial year ended March 31, 2026

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 TWELVE MONTH ENDED MARCH 31, 2026'** dated April 24, 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: 2026.04.24 16:46:37 +05'30'

Anand Kumar Das
Company Secretary

Encl: a/a

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CIN: L65191PN1994PLC076333

PRESS RELEASE

INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND TWELVE MONTH ENDED MARCH 31, 2026

Q4 FY 2025-26 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q4 FY26 is at ₹4,371 crores as compared to ₹4,562 crores in Q3 FY26
- NIM at 3.39% for Q4 FY26 as compared to 3.52% for Q3 FY26
- Net profit at ₹594 crores as compared to Net Profit of ₹128 crores for Q3 FY26
- Net worth at ₹62,867 crores in Q4 FY26 as compared to ₹62,077 crores in Q3 FY26
- Deposits at ₹3,99,931 crores in Q4 FY26 from ₹3,93,815 crores in Q3 FY26
- Gross NPA and Net NPA ratios at 3.43% and 1.00% compared to 3.56% and 1.04% in Q3 FY26
- PCR at 71.45% as of March 31, 2026, from 71.50% in Q3FY26
- CRAR as on March 31, 2026, at 17.48% as compared to 16.94% December 31,2025
- The Bank has liquidity position with LCR of 118% average for Q4 FY26 against 122% for Q3 FY26

The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter/ Twelve Month ended March 31, 2026, at their meeting held in Mumbai on Friday, April 24, 2026.

The Bank has proposed appointment of Mr Ganesh Sankaran, Head Wholesale Banking and Mr Jagdeep Mallareddy, Head- Consumer Banking as Executive Directors (designate) on the Board, subject to RBI and shareholder approvals. Additionally, Mr. Sunil Kumar Singh will be the Chief Compliance Officer.

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 March 31, 2026

Net Interest Income for the Q4 FY26 at ₹4,371 crores as compared to Q4 FY25 at ₹3,048 crores.

Fee and other income for the Q4 FY26 at ₹1,714 crores as compared to Q4 FY25 at ₹709 crores.
Core Fee at ₹1,524 crores as against ₹2,304 crores for the corresponding quarter of previous year.

Yield on Assets stands at 8.53% for the quarter ended March 31, 2026, as against 7.85% for the corresponding quarter of previous year. Cost of Fund stands at 5.14% as against 5.60% for corresponding quarter of previous year.

Net Revenue for Q4 FY26 at ₹6,085 crores as compared to ₹3,757 crores for the corresponding Q4 FY25.

Operating expenses for the Q4 FY26 at ₹3,790 crores as against ₹4,248 crores for the corresponding Q4 FY25.

Pre-Provision Operating Profit (PPOP) at ₹2,295 crores for Q4 FY26 as against loss of ₹491 crores for corresponding Q4 FY25

Net profit at ₹594 crores for Q4 FY26 as against Net Loss of ₹2,329 crores for corresponding Q4 FY25

Profit & Loss Account for year ended March 31, 2026

Net Interest Income for the year FY 26 at ₹17,982 crores as compared to year FY 25 at ₹19,031 crores

Fee and other income for the year FY 26 at ₹7,229 crores as compared to year FY 25 at ₹7,690 crores.

Total Income (Interest Income and Fee Income) for year FY 26 at ₹53,480 crores as compared to ₹56,358 crores for the corresponding year FY 25.

Net Revenue for FY 26 were ₹25,211 crores as against ₹26,722 crores for the corresponding year FY 25

Operating expenses for the year FY 26 were ₹16,032 crores as against ₹16,060 crores for the corresponding year FY 25

Pre-Provision Operating Profit (PPOP) at ₹9,180 crores for the FY26 as against ₹10,661 crores for corresponding FY25.

Net Profit for the FY26 was ₹889 crores as compared to ₹2,576 crores during corresponding year FY25.

Balance Sheet as of March 2026

Balance sheet footage as on March 31, 2026, was ₹5,43,394 crores as against ₹5,54,107 crores as on March 31, 2025.

Deposits as on March 31, 2026 were ₹3,99,931 crores as against ₹4,10,862 crores, an on March 31, 2025. CASA deposits at ₹1,24,933 crores with Current Account deposits at ₹35,034 crores and Savings Account deposits at ₹89,899 crores. CASA deposits comprised 31.24% of total deposits as at March 31, 2026. Retail deposits as per LCR stand at ₹1,82,896 crores as at March 31, 2026 against ₹1,86,503 crores as on March 31, 2025.

Advances as on March 31, 2026 were ₹3,15,871 crores as against ₹3,45,019 crores, an on March 31, 2025.

ASSET QUALITY

Gross NPA were at 3.43% of gross advances as on March 31, 2026, as against 3.13% as on March 31, 2025. Net NPA were 1.00% of net advances as on March31, 2026, as compared to 0.95% as on March 31, 2025.

The Provision Coverage Ratio was at 71.45% as at March 31, 2026. Provisions and contingencies (other than tax) for the year ended March 31,2026 were ₹7,969 crores as compared to ₹7,136 crores for the corresponding quarter of previous year.

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines stands at 17.48% as on March 31, 2026, as compared to 16.24% as on March 31, 2025. Tier 1 CRAR was at 16.20% as on March 31, 2026, compared to 15.10% as on March 31, 2025. Risk-Weighted Assets were at ₹3,93,543 crores as against ₹4,19,535 crores a year ago.

NETWORK

As of March 31, 2026, the Bank's distribution network included 3,136 branches/ Banking outlets and 2,870 onsite and offsite ATMs, as against 3,081 branches/banking outlets and 3,027 onsite and offsite ATMs, As of March 31, 2025. The client base stood at approx. 42 million as on March 31, 2026.

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

"At IndusInd Bank, we are seeing improved growth momentum across businesses, supported by focused execution and strengthening fundamentals. In our microfinance portfolio, lower slippages during the quarter have contributed to better asset quality. We believe this reflects stronger underlying discipline and is not a one-off improvement. Our focus remains on sustaining this through prudent underwriting, calibrated risk management and consistent execution.

In Q4FY26, the Bank delivered steady operating performance, with Pre-Provision Operating Profit at Rs. 2,295 crores, up 1% QoQ, and Profit After Tax at Rs. 594 crores. The balance sheet remains well supported, with capital adequacy of 17.48% and strong liquidity. While geopolitical uncertainties persist, India's growth outlook remains stable, and we remain focused on participating in this growth in a prudent and sustainable manner"

ABOUT INDUSIND BANK

IndusInd Bank Limited has been redefining banking for the past 32 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 March 31, 2026, IndusInd Bank serves around 42 million customers through 3,136 branches/banking outlets and 2,870 ATMs, reaching 1.62 lakh 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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