

April 24, 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 Audited Consolidated and Standalone Financial Results of the Bank for the quarter and financial year ended March 31, 2026

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

Please find enclosed herewith the Investor Presentation on the Audited Consolidated and Standalone Financial Results of the Bank for the quarter and financial year ended March 31, 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.

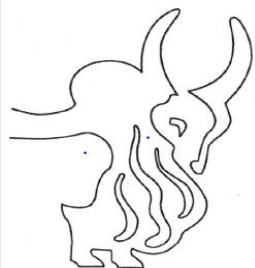
Thanking you,

Yours faithfully,

For IndusInd Bank Limited
ANAND
KUMAR
DAS
Anand Kumar Das
Company Secretary

Digitally signed by
ANAND KUMAR
DAS
Date: 2026.04.24
16:37:47 +05'30'

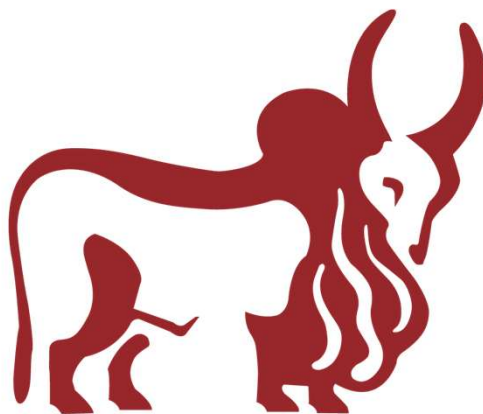
Encl: a/a



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

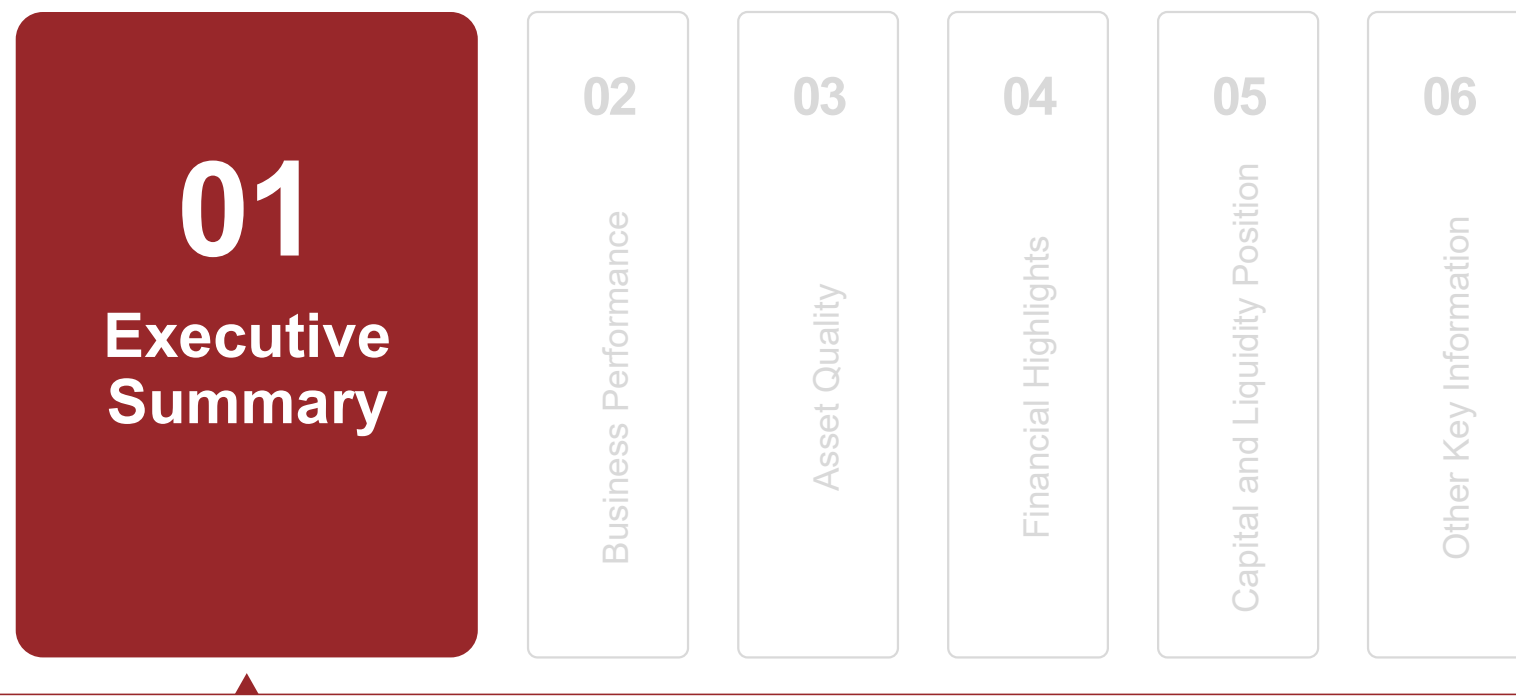


Investor Presentation

Q4-FY26 | March 2026
April 24, 2026



Presentation Path



IndusInd Bank at a Glance

**5th Largest
Private Bank**



₹ **3,15,871**^{crs}
Loans



₹ **3,99,931**^{crs}
Deposits



42 mn
Customers



9,535
Touch Points

**Universal
Offerings**



52%
Retail



14%
SME
share in Loan Book



34%
Wholesale



48%
Retail Deposit Share
as per LCR



2.8mn+
Monthly Active
Users on INDIE App

**Robust Balance
Sheet**



17.48%
CRAR
Tier 1: 16.20% | Tier 2: 1.28%



118%
Average LCR



71%
PCR
GNPA 3.43% | NNPA 1.00%

**Key
Profitability
Metrics**



₹ **2,295**^{crs}
Operating Profit



₹ **594**^{crs}
Net Profit



0.45%
Return on Assets

Highlights for Q4FY26



Balance Sheet

Enhanced retail mix with selective growth in focus areas

Avg Total Deposits: ↑ 1% QoQ

Avg Retail Deposits: ↑ 2% QoQ

Retail Deposit share: 47.9% vs. 47.5% QoQ

Avg Total Loans: ↓ 2% QoQ

Avg Retail & SME Loans: Stable QoQ

Avg Wholesale Loans: ↓ 6% QoQ



Asset Quality

Improvement in slippages & recoveries across customer segments

GNPAs: 3.43% vs 3.56% QoQ

NNPAs: 1.00% vs 1.04% QoQ

PCR: 71% vs 72% QoQ

Net Security Receipts: 0.08% vs 0.09% QoQ

Restructured Book: 0.06% vs 0.07% QoQ

SMA 1 & SMA2: 0.17% vs 0.17% QoQ



Profit & Loss

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

Operating Profit steady at Rs.2,295crs with PPOP to avg loans at 2.93% vs 2.84% QoQ

Consolidated Net Profit at Rs.594crs vs Rs.128crs QoQ



Other Updates

Leadership team largely in place.

Onboarded Head of Retail Banking, Head of Global Markets, Chief Risk Officer and Chief Information Officer.



Key Financial Metrics for Q4 FY26

Balance Sheet

Loans

₹ 3,15,871crs

(8)% YoY | (1)% QoQ

Deposits

₹ 3,99,931crs

(3)% YoY | 2% QoQ

Borrowings

₹ 42,789crs

(20)% YoY | 9% QoQ

Net worth

₹ 62,867crs

1% YoY | 1% QoQ

Total Assets

₹ 5,43,394crs

(2)% YoY | 3% QoQ

CRAR

17.48%

124bps YoY | 54bps QoQ

Net NPA

1.00%

5bps YoY | (4)bps QoQ

Liquidity Coverage Ratio

118%

0% YoY | (3)% QoQ

Provision Coverage Ratio

71%

119bps YoY | (9)bps QoQ

Book Value Per Share

₹ 807

0% YoY | 1% QoQ

Profit & Loss

Net Interest Income

₹ 4,371crs

43% YoY | (4)% QoQ

Total Other Income

₹ 1,714crs

142% YoY | 0% QoQ

Operating Profit

₹ 2,295crs

NM YoY | 1% QoQ

Provisions & Contingencies

₹ 1,482crs

(41)% YoY | (29)% QoQ

Net Profit

₹ 594crs

NM YoY | 364% QoQ

PPOP to Avg Loans

2.93%

NM YoY | 10bps QoQ

Provisions to Avg Loans

1.89%

(96)bps YoY | (73)bps QoQ

Return on Assets

0.45%

NM YoY | 36bps QoQ

Return on Equity

3.63%

NM YoY | 284bps QoQ

Earning Per Share

₹ 30.5

(126)% YoY | 365% QoQ



Consolidated Balance Sheet

₹ crs	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,961	64,057	1%	64,395	1%
Deposits	3,99,931	4,10,862	(3)%	3,93,815	2%
<i>CA Deposits</i>	35,034	40,764	(14)%	31,416	12%
<i>SA Deposits</i>	89,899	94,025	(4)%	87,688	3%
Borrowings	42,789	53,704	(20)%	39,242	9%
Other Liabilities and Provisions	34,934	24,706	41%	27,365	28%
Total	5,43,394	5,54,107	(2)%	5,25,595	3%
Assets					
Cash and Balances with RBI	29,946	51,006	(41)%	20,251	48%
Balances with Banks	18,987	8,369	127%	20,715	(8)%
Investments	1,25,007	1,14,457	9%	1,22,899	2%
Advances	3,15,871	3,45,019	(8)%	3,17,536	(1)%
Fixed Assets	2,546	2,496	2%	2,548	-
Other Assets	51,037	32,760	56%	41,646	23%
Total	5,43,394	5,54,107	(2)%	5,25,595	3%



Consolidated Profit and Loss Account

₹ crs	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)	FY2026	FY2025	Y-o-Y (%)
Net Interest Income	4,371	3,048	43%	4,562	(4)%	17,982	19,031	(6)%
Other Income	1,714	709	NM	1,707	-	7,229	7,690	(6)%
Total Income	6,085	3,757	62%	6,269	(3)%	25,211	26,722	(6)%
Operating Expenses	3,790	4,248	(11)%	3,999	(5)%	16,032	16,060	-
Operating Profit	2,295	(491)	NM	2,270	1%	9,180	10,661	(14)%
Provisions & Contingencies	1,482	2,522	(41)%	2,096	(29)%	7,969	7,136	12%
Profit /(Loss) before Tax	813	(3,013)	NM	174	368%	1,210	3,526	(66)%
Provision for Tax	219	(684)	NM	46	377%	321	950	(66)%
Profit/(Loss) after Tax	594	(2,329)	NM	128	364%	889	2,575	(65)%

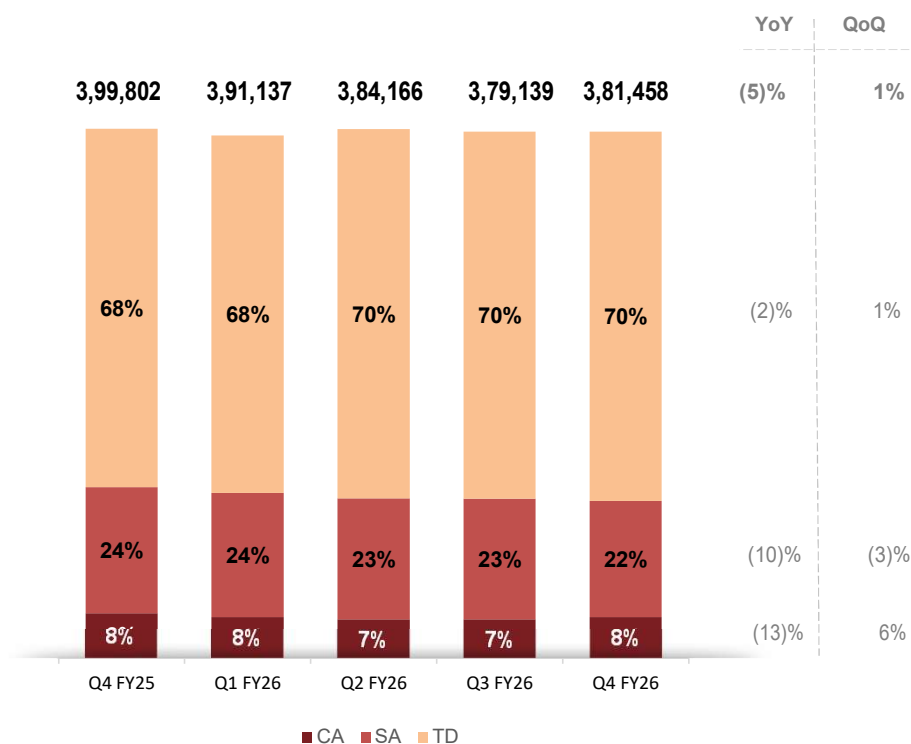


Presentation Path

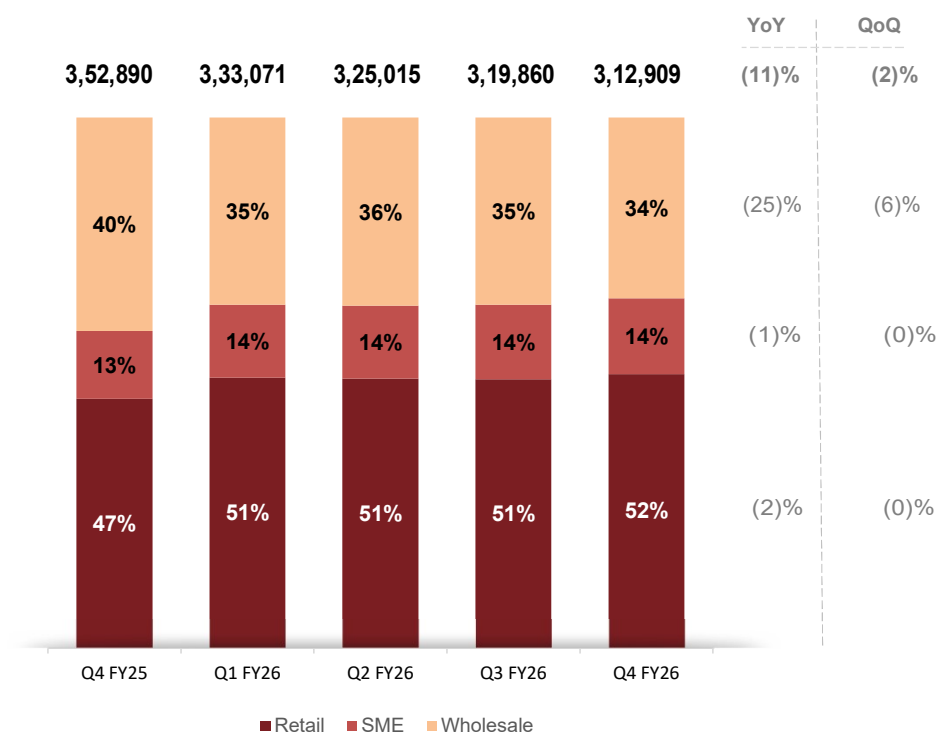


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

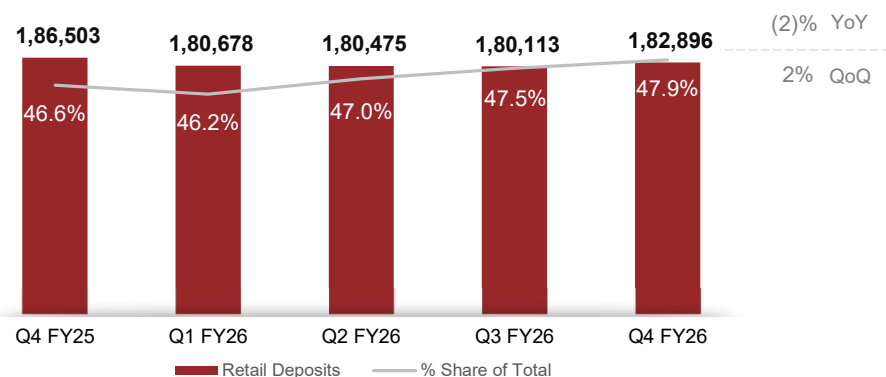


Loan Mix – Average for the period (₹ crs)

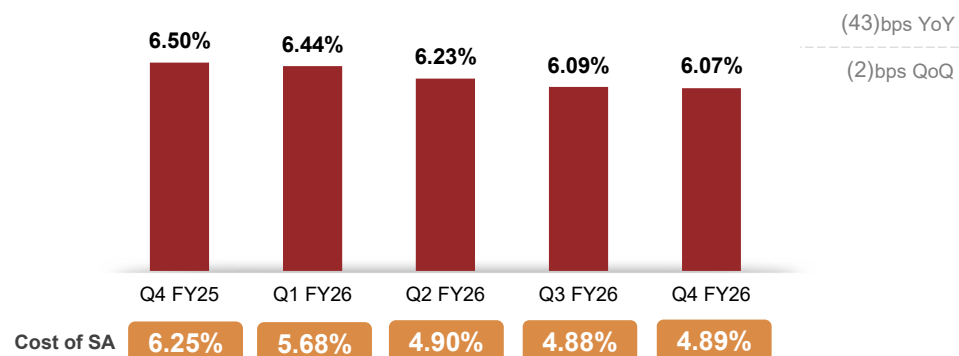


Building a Granular and Cost-Efficient Liabilities Franchise

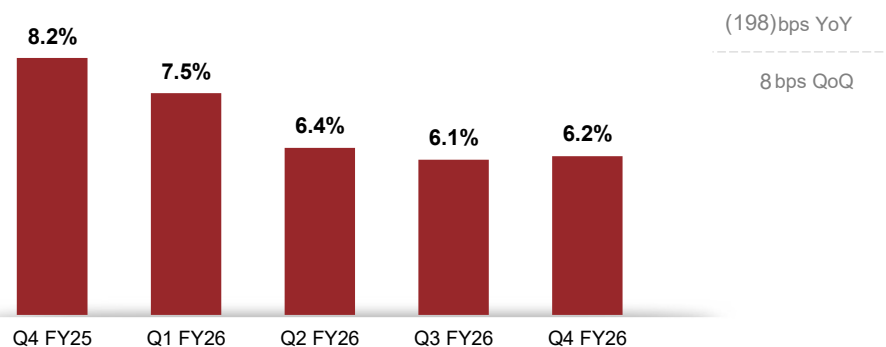
Retail Deposit as per LCR Definitions – Average (₹ crs)



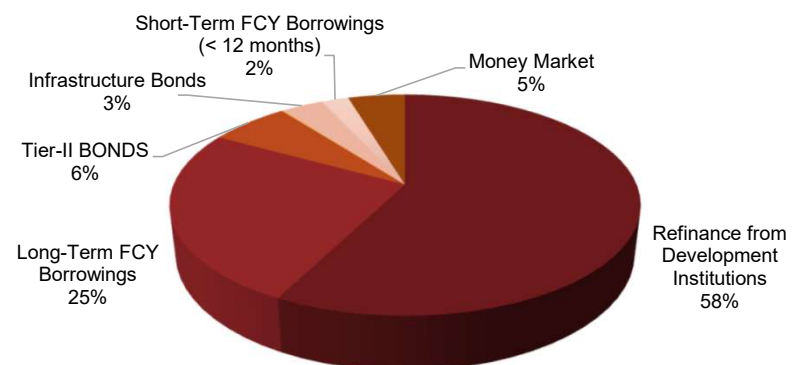
Cost of Deposits (%)



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 1.62lacs 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



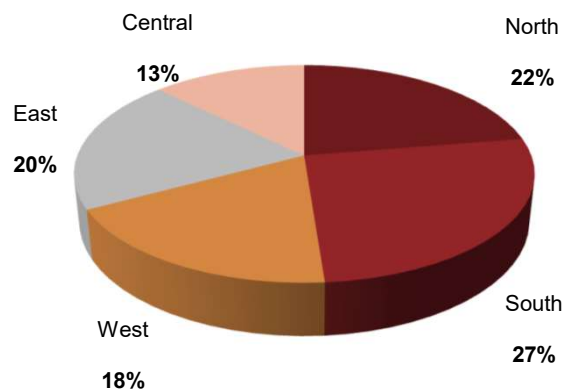
9,535+
Touch Points



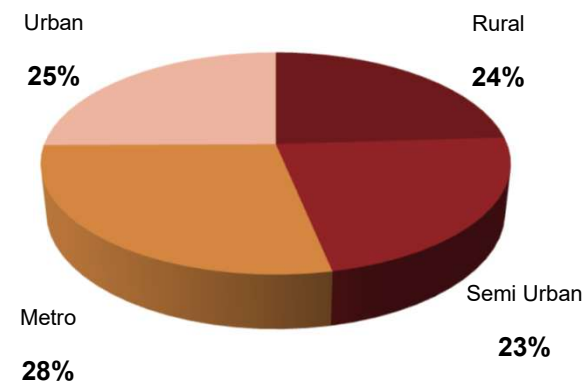
~1,62,000
Villages Covered

Particulars (#)	Mar-26	Dec-25	QoQ
Branches/Banking Outlets	3,136	3,120	+16
BFIL Branches	3,427	3,602	-175
Vehicle Finance Marketing Outlets	102	172	-70
Total Outlets	6,665	6,894	-229
ATMs	2,870	3,063	-193
Total Touch Points	9,535	9,957	-422

Regional Breakdown of Branches

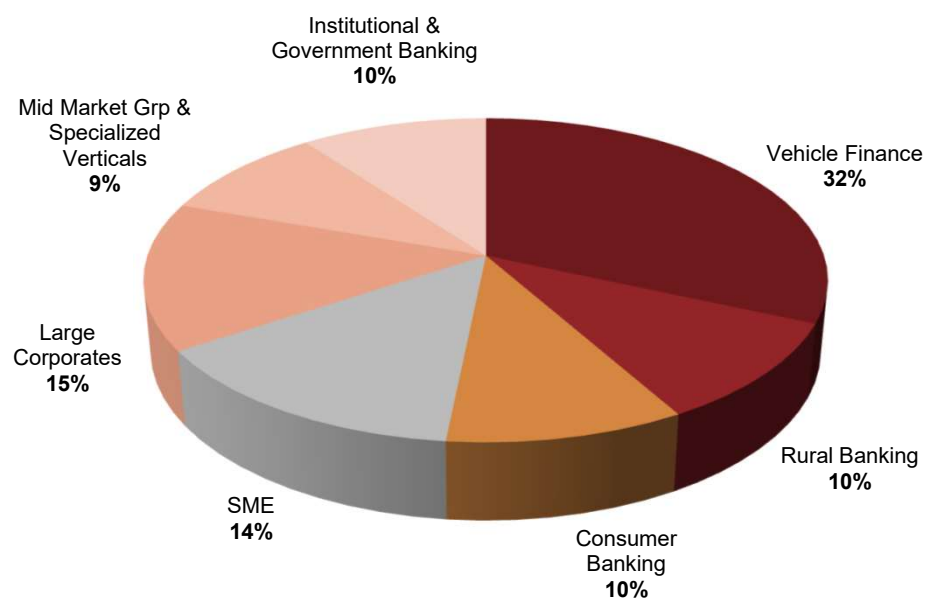


Geographical Breakdown of Branches



Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth

Rs. Crore	Q4 FY26	YoY	QoQ	% Share
Retail	1,62,999	-4%	1%	52%
Vehicle Finance	99,876	4%	2%	32%
Rural Banking	32,048	-29%	0%	10%
Consumer Banking	31,075	8%	0%	10%
SME	44,347	-5%	1%	14%
Wholesale	1,08,525	-16%	-3%	34%
Large Corporates	46,587	-25%	-8%	15%
Institutional & Government Banking	32,198	-8%	5%	10%
Mid Market Grp & Others	29,740	-5%	-4%	9%
Overall Loan Book	3,15,871	-8%	-1%	100%



Vehicle Finance: Leadership Across Vehicle Categories

**35+
Years
of Vintage**



**Market Leader
in Most
Products**



**Nationwide
Diversified
Presence**



**Healthy
Collateral
Coverage**

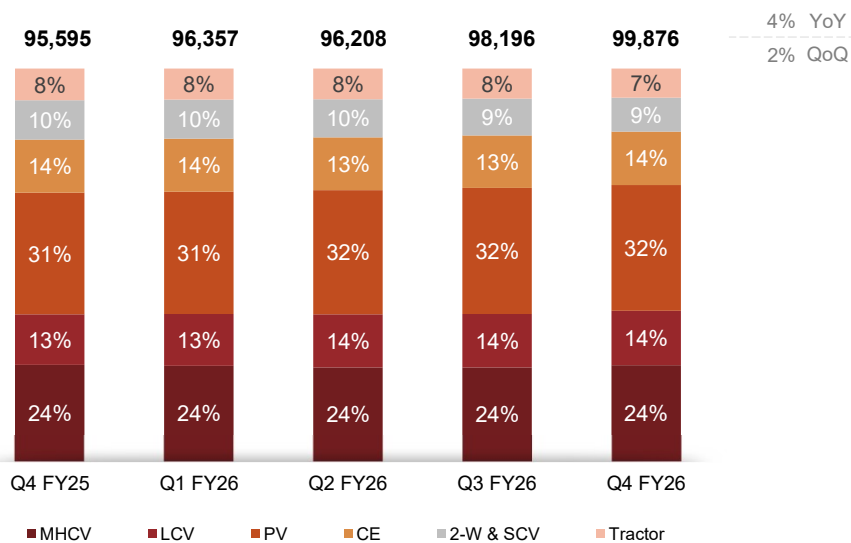


**Digital Initiatives
for a Customer-first
Experience**

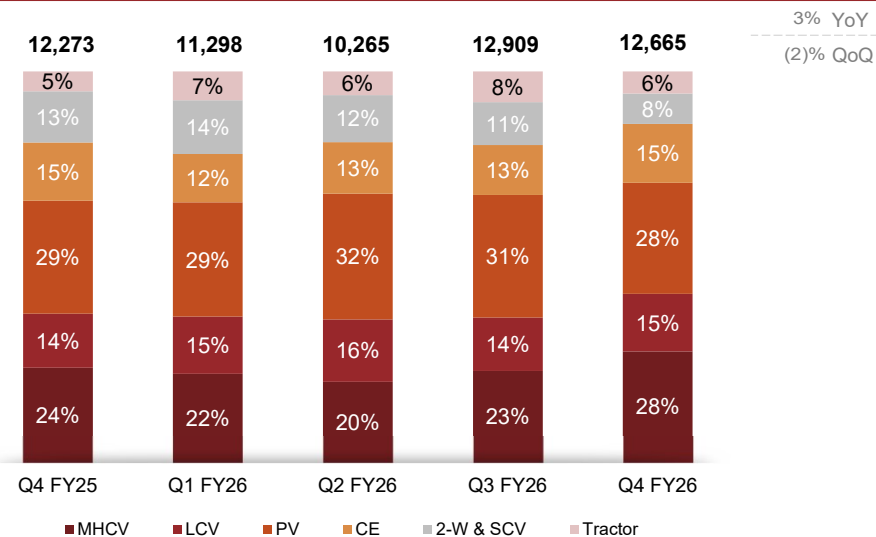


**Tapping
New Sub-
segments**

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



Rural Banking: Leveraging Deep Distribution to Serve the Underserved

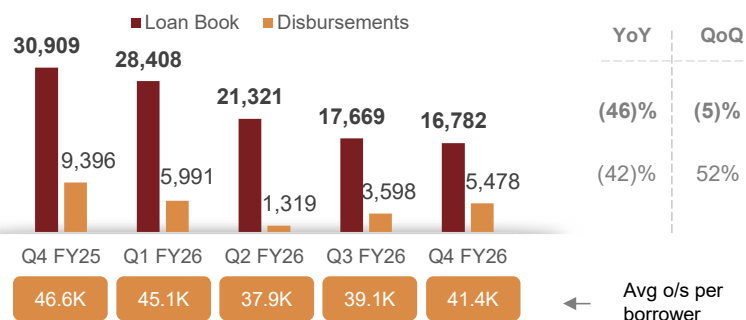
 **162K Villages** served across 23 States

 **570K** Borrowing Merchants

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

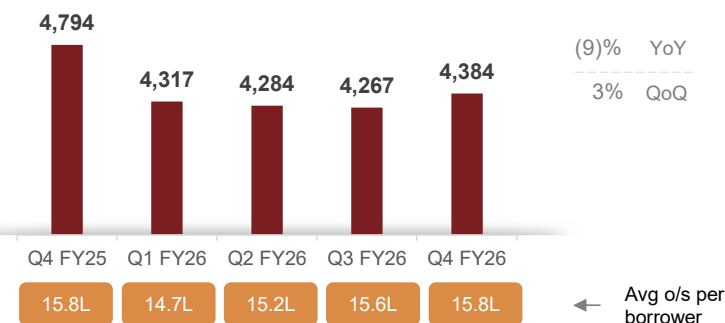
 **27K+** Unique Farmers

Micro Loan Book* (₹ Crs)

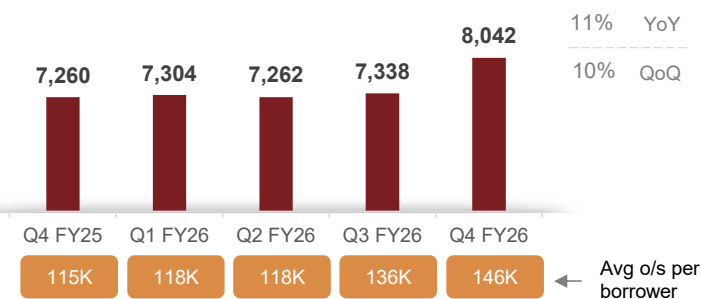


* Includes Microfinance loans as per RBI definition and other inclusive banking loans

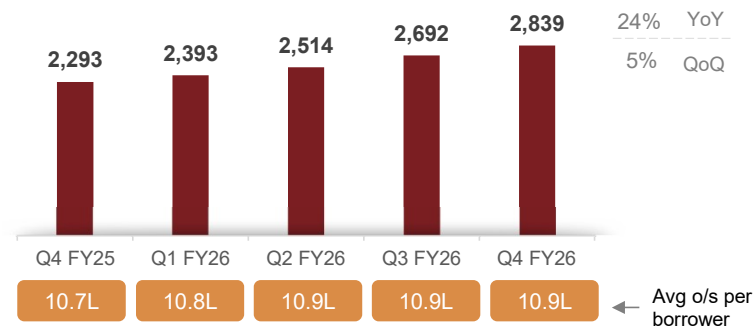
Kisan Credit & Other Rural Loan Book (₹ Crs)



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

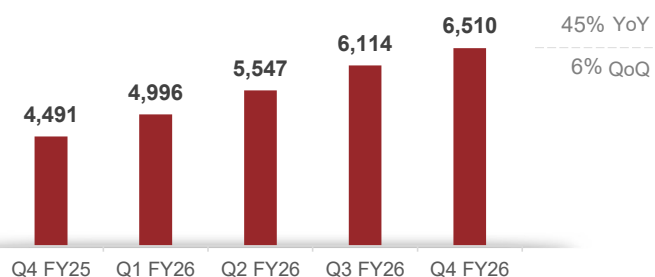


RuSU expansion

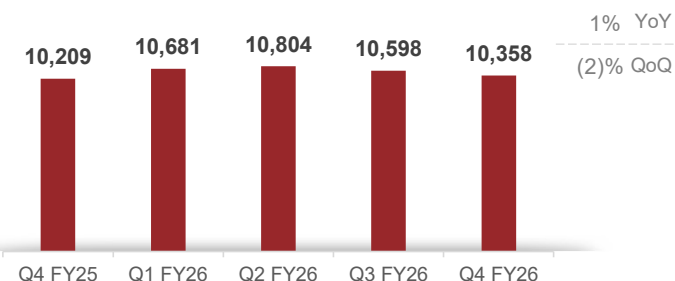


Process revamps

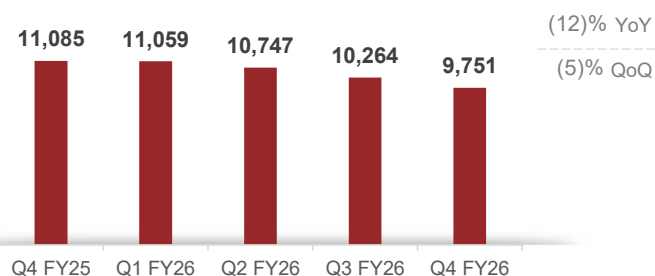
Home Loans (₹ crs)



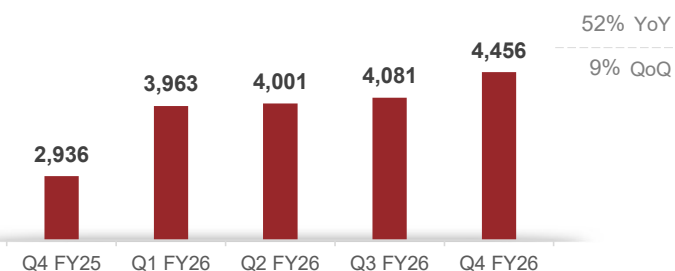
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



SME: Addressing Large Opportunity with Focus on Granular Portfolio



**Integrated
Operating Model**



**Tailormade
Digital Offerings**

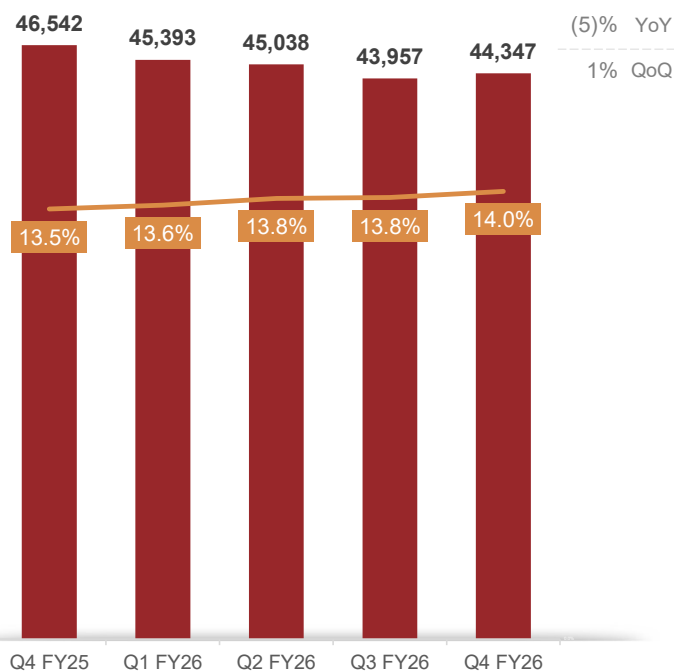


**Strong Risk
Assessment & EWS**

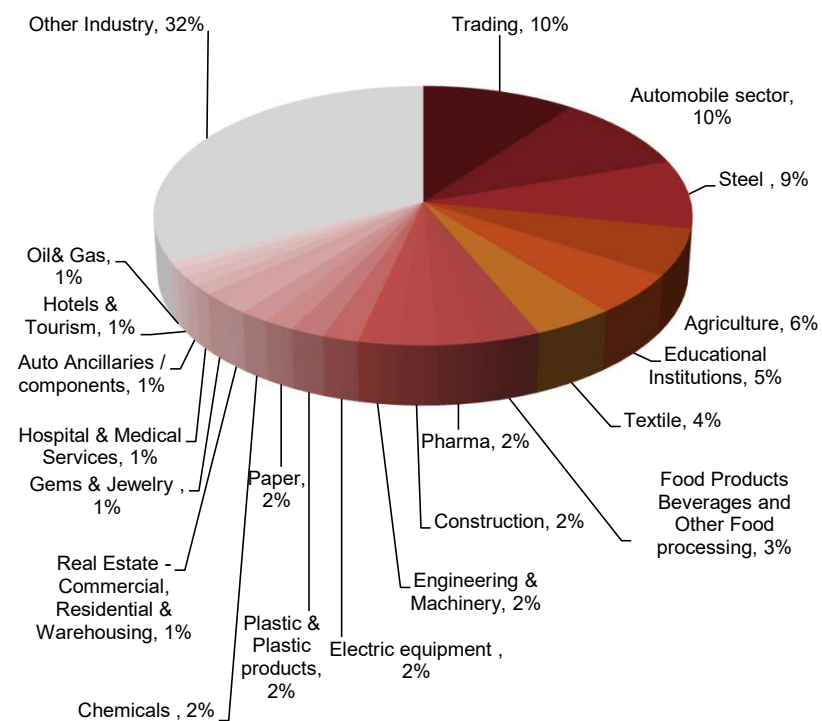


**Increasing SME
Distribution
Coverage**

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

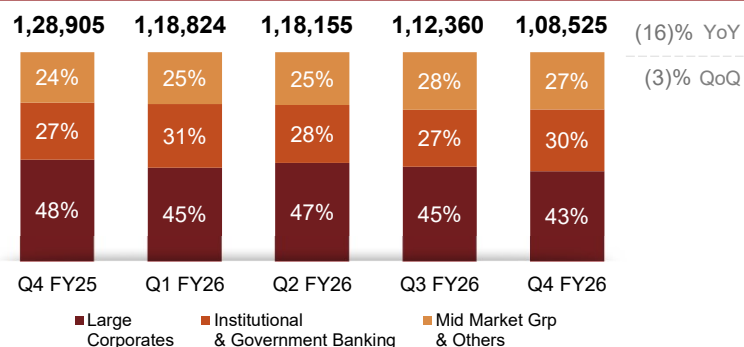


Ingrained Liability Approach



Granularity and Annuity led fees

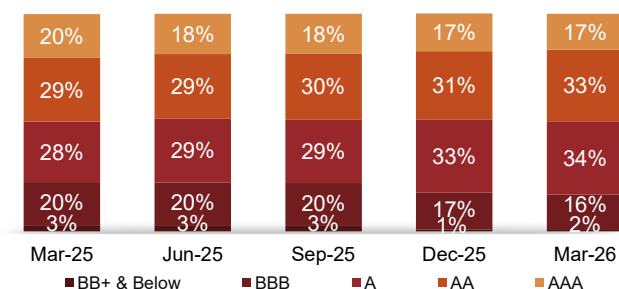
Wholesale Banking Loan Book (₹ crs)



Sector-wise Loan Mix (% of Total Loans)

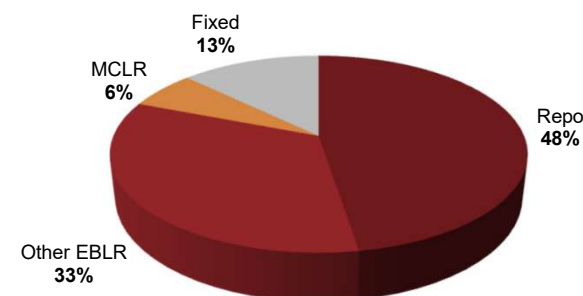
Sector	Q4 FY26
NBFCs (other than HFCs)	6.40%
Real Estate - Commercial & Residential	4.10%
Gems and Jewellery	2.98%
Power Generation – Renewable	1.91%
Steel	1.63%
Power Generation – Non Renewable	1.31%
Others	16.02%
Wholesale Banking	34.36%
SME	14.04%
Consumer Banking	51.60%
Total	100.00%

Risk Profile: Rating wise Corporate Exposure *



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

Benchmark Rate Mix (% of Total Loans)



Digital Banking: Continuing Momentum Across Metrics

 Digital Adoption & Engagement	 Digital Acquisition & Origination Q4'26	 Payment & Merchant Ecosystem Q4'26
 4.6  4.7 INDIE App Rating	29K+ SA opened via end-to-end DIY journey	6.6Mn+ INDIE APP led transactions
 4.6  4.6 INDIE for Business App Rating	189K+ TDs opened via end-to-end DIY journey	1.4Mn+ UPI transaction via INDIE APP
2.8Mn+ Monthly Active Users – INDIE*	20K+ Credit Cards sourced via end-to-end DIY journey	490K+ Bill payment transactions via INDIE APP
350K+ Monthly Active Users – INDIE for Business*	4.8K+ Personal Loans sourced via end-to-end DIY journey	150K+ Recurring transaction active users on INDIE APP

* As of 31-Mar-26

INDIE

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

100 + Banking Features across Web & Mobile

4.8Mn+
Registrations*

2.5Mn+
SA Customers*

58%
MAU
Customers**

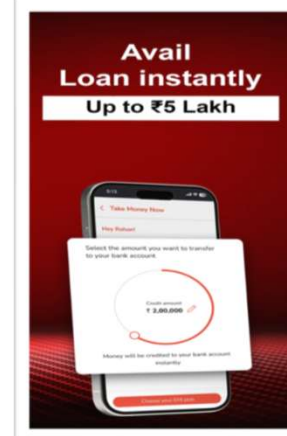
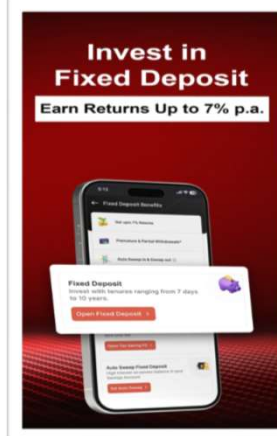
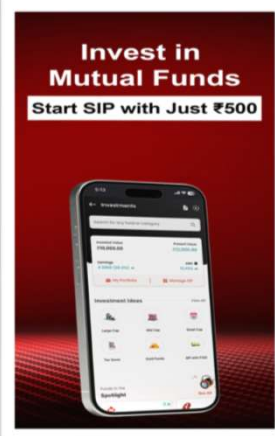
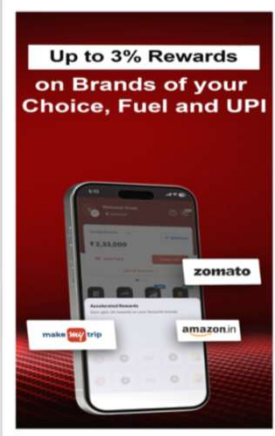
28K+
Total Credit
Lines**

2,767 Cr. +
FDs & RDs
opened**

Scan
to watch
video



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



*as of 31-Mar-2026

** Cumulative numbers for Q4

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..

600K+
Registrations*

67%
MAU Customers*

₹24K Cr. +
Transactions
Value**

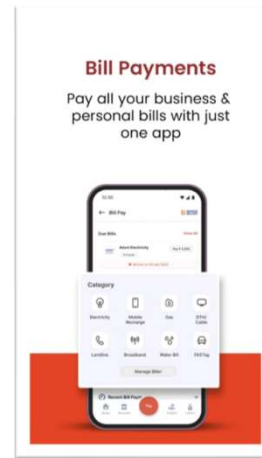
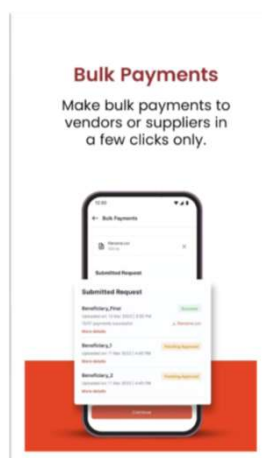
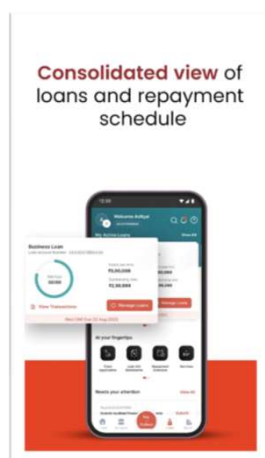
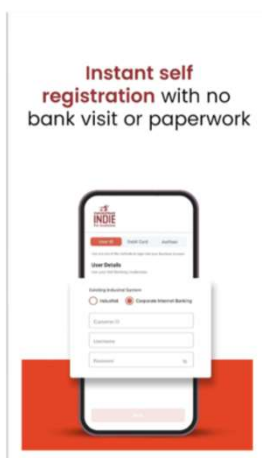
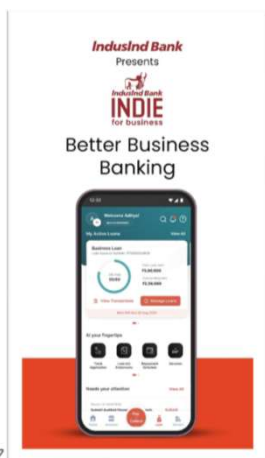
₹122 Cr. +
Tax & Bill
Payment**

₹93 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 31-Mar-2026

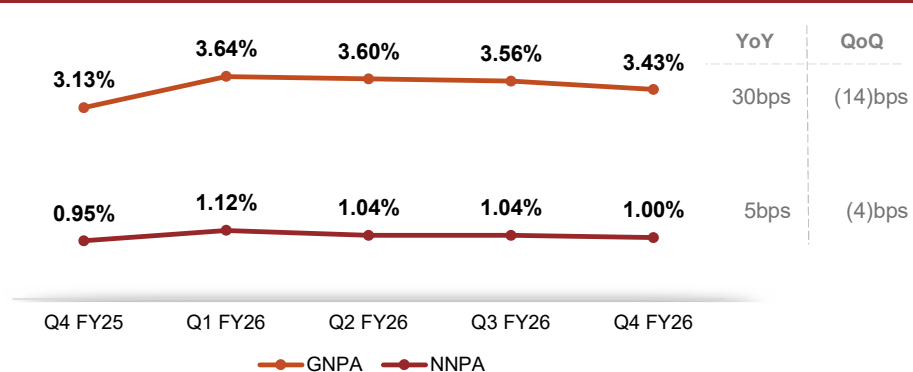
** Cumulative numbers for Q4

Presentation Path

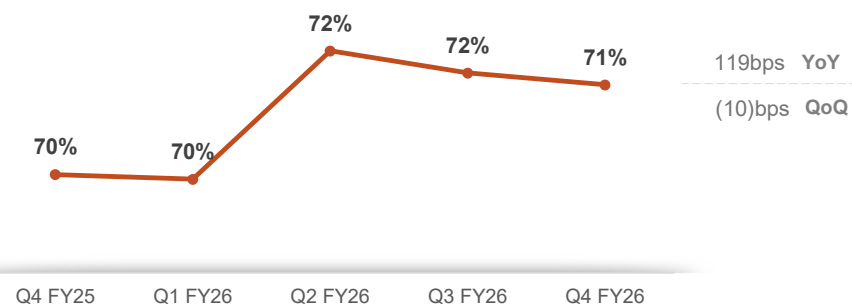


Stressed Assets and Provisions

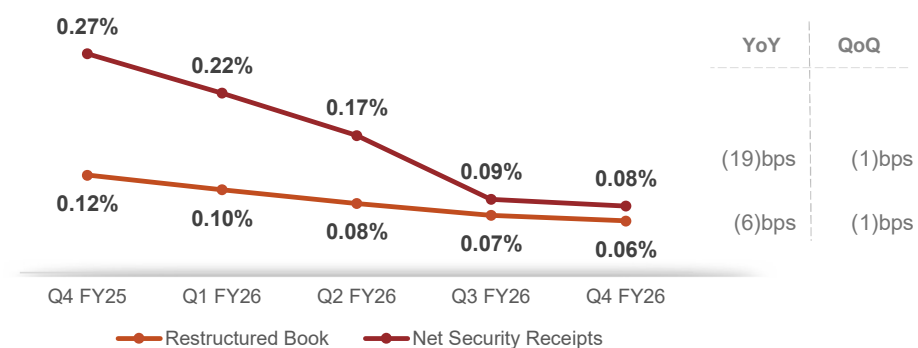
Gross NPA and Net NPA (%)



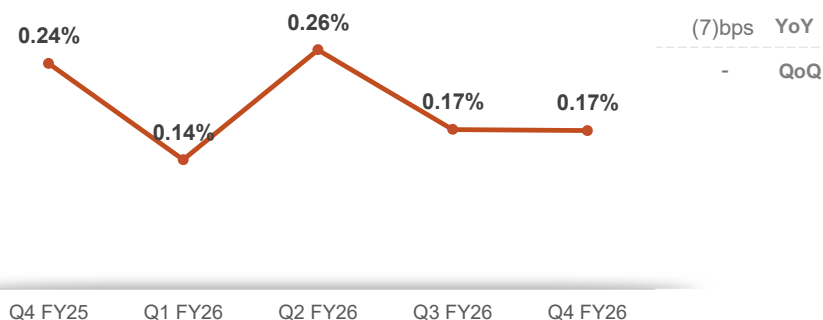
Provision Coverage Ratio (%)



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



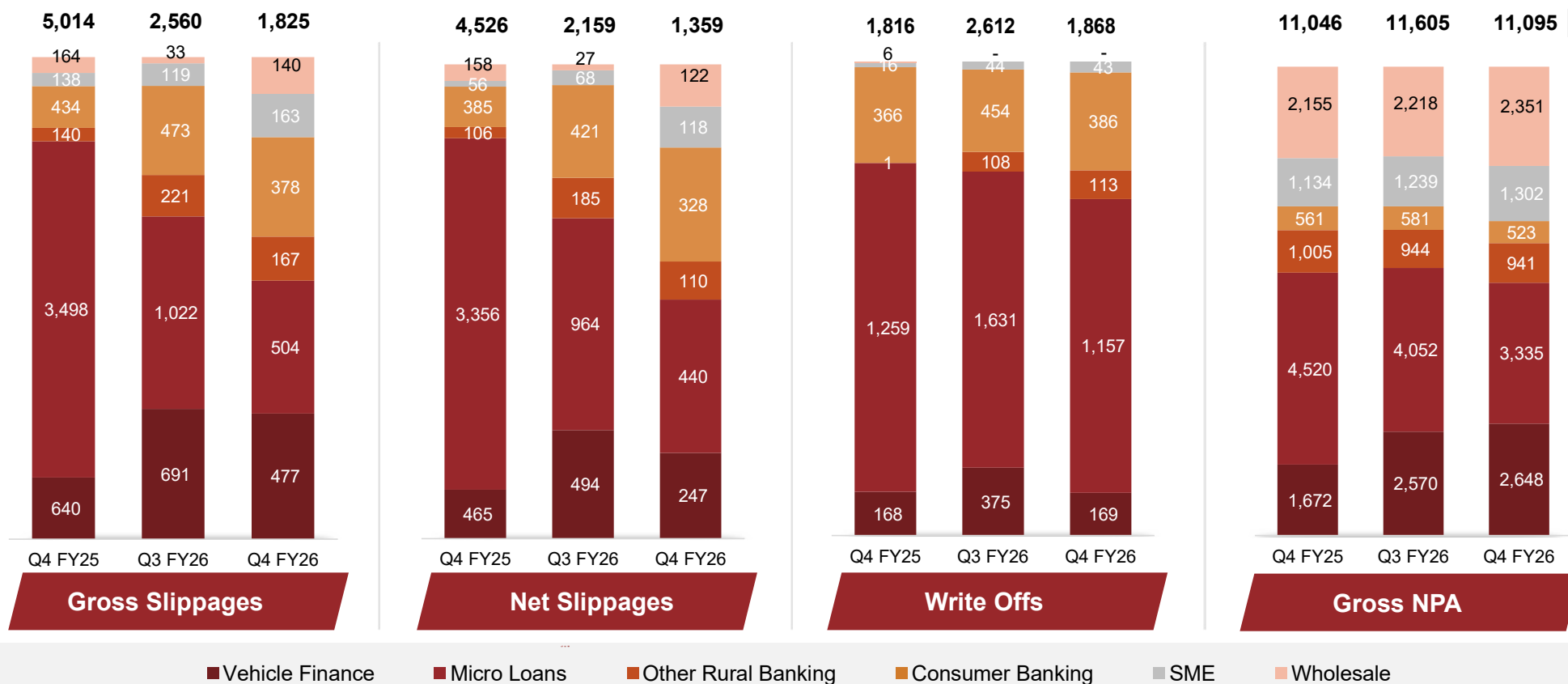
SMA1 and SMA2 (% of Net Advances)*



*as reported to CRILC: outstanding loan book with customers having exposure of Rs.5crs or above

Segment wise Asset Quality Trends

₹ Crs



Movement in Non-Performing Assets

₹ Crs	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Opening Balance	8,375	11,046	12,481	12,058	11,605
Fresh Additions	5,014	2,567	2,537	2,560	1,825
Deductions	2,343	1,133	2,960	3,013	2,335
-Write-offs	1,816	664	2,517	2,612	1,868
-Upgrades	216	230	199	166	203
-Recoveries	277	239	244	235	263
-Sale to ARCs/ Others	34	-	-	-	-
Gross NPA	11,046	12,481	12,058	11,605	11,095
Net NPA	3,287	3,721	3,399	3,304	3,169
% of Gross NPA	3.13%	3.64%	3.60%	3.56%	3.43%
% of Net NPA	0.95%	1.12%	1.04%	1.04%	1.00%
Provision Coverage Ratio	70%	70%	72%	72%	71%
Provision & Contingencies	2,522	1,760	2,631	2,096	1,482
Credit Cost (% of Avg Loans)	2.86%	2.11%	3.24%	2.62%	1.89%



Loan Related Provisions held as on March 31, 2026

- Specific provision of ₹ 7,856 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,734 crs including restructured
- Provision Coverage Ratio at 71% and total loan related provisions at 87.07% of GNPA
- Loan related provisions of ₹ 9,660 crs are 3.06% of the loans

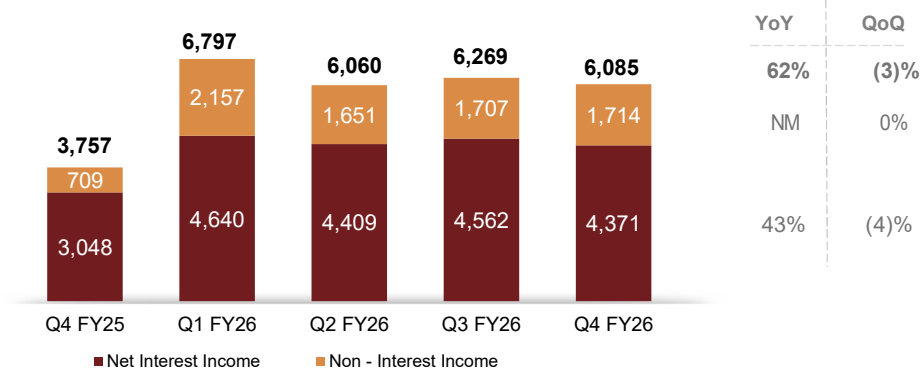


Presentation Path

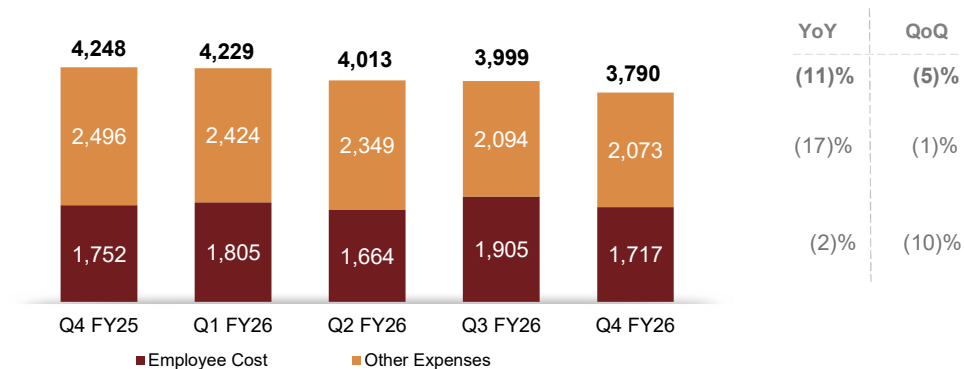


Key P&L Metrics

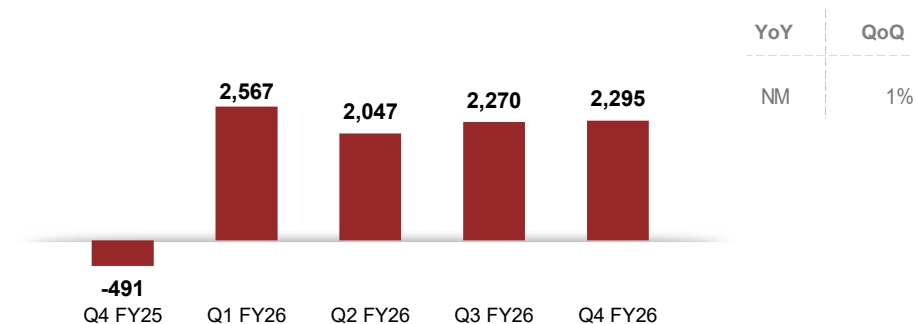
Net Revenue (₹ crs)



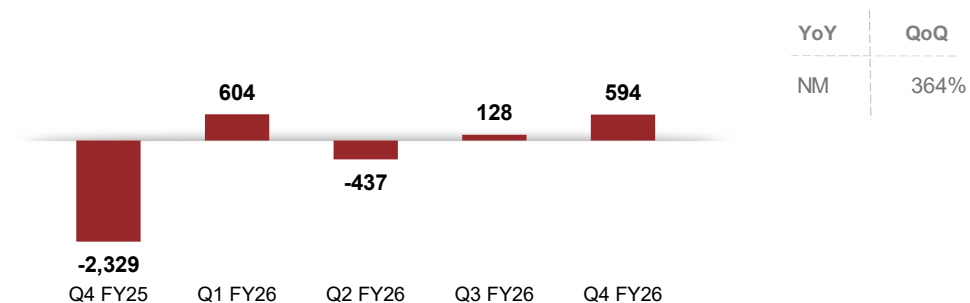
Operating Expenses (₹ crs)



Operating Profit (₹ crs)

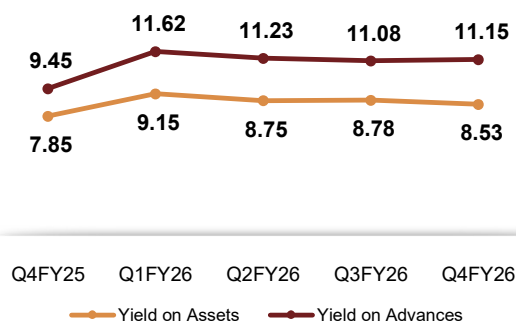


Profit After Tax (₹ crs)

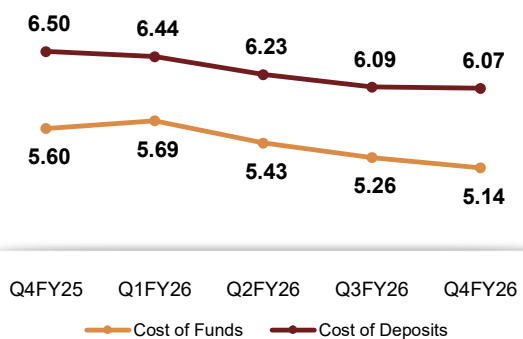


Net Interest Margin: Key Components and Trend

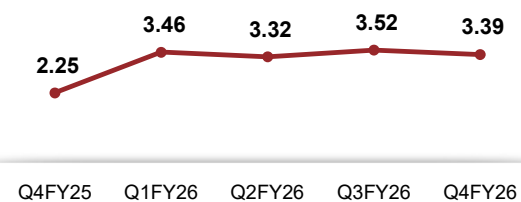
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)

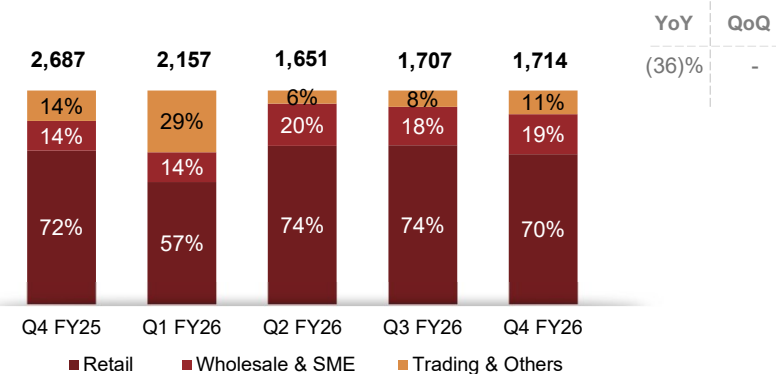


Net Interest Margin (%)



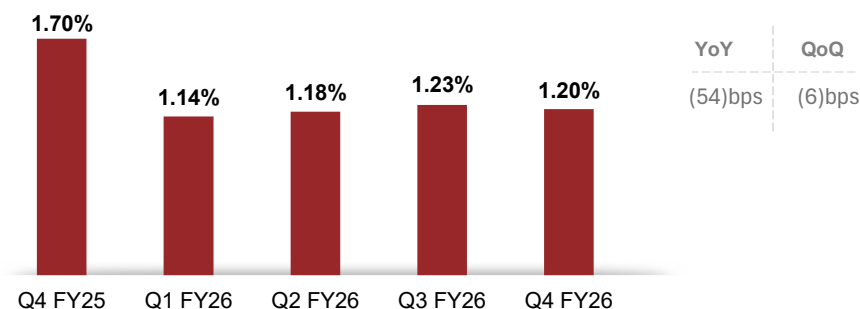
Diversified Fee and Other Income Streams

Non-Interest Income Mix (₹ crs)

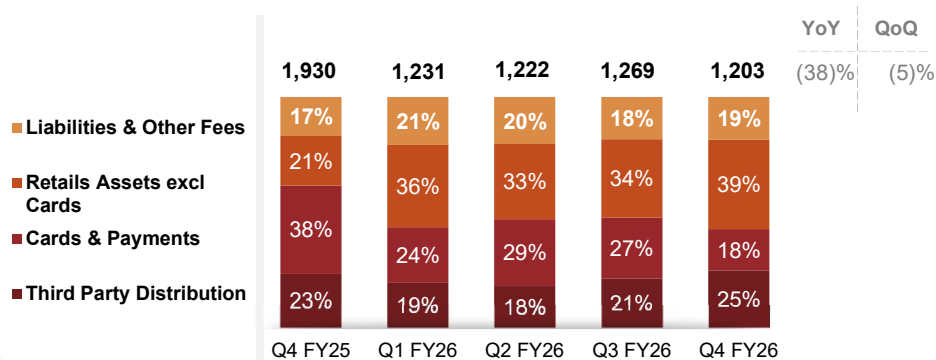


*Excluding One off Derivative Impact

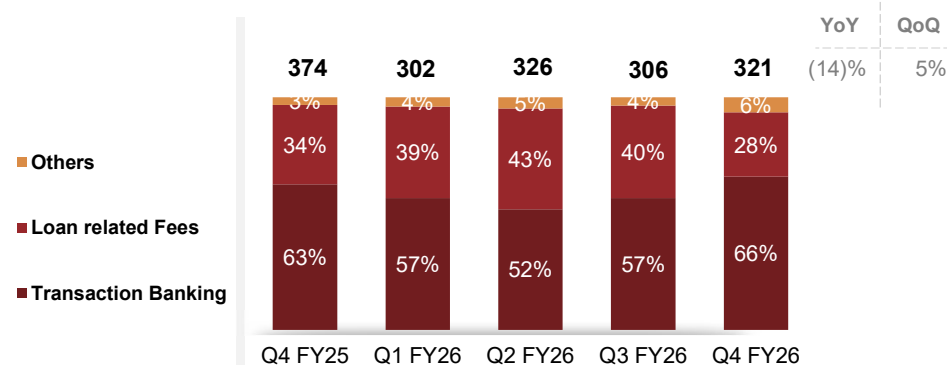
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)

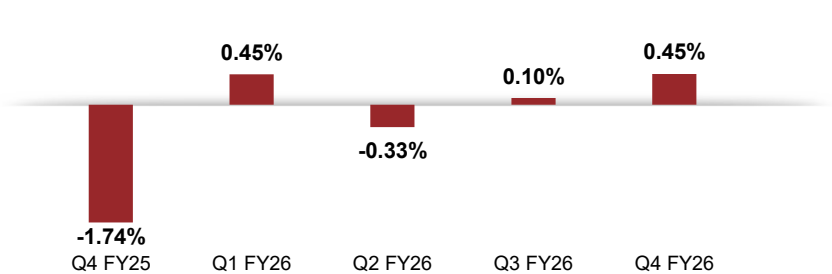


Wholesale & SME Fee Mix (₹ crs)

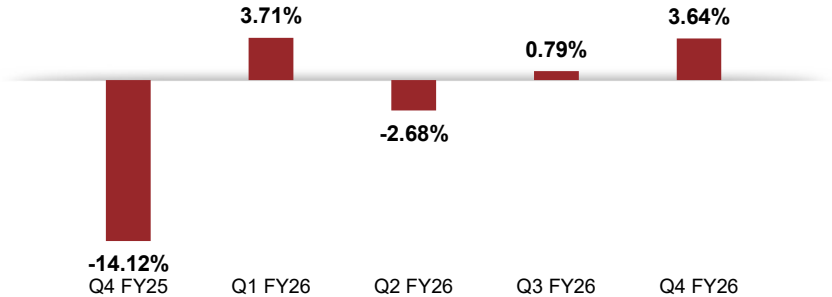


Key Financial Indicators

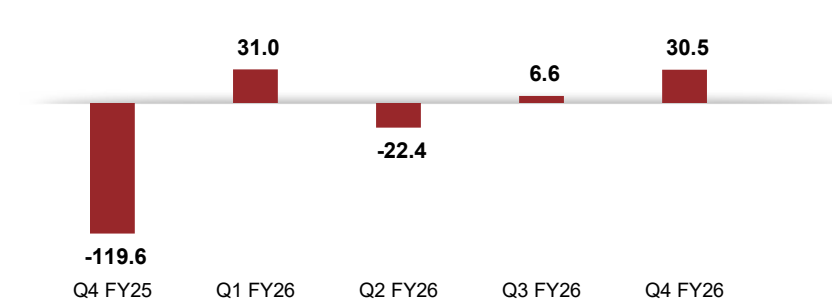
Return on Assets (%)*



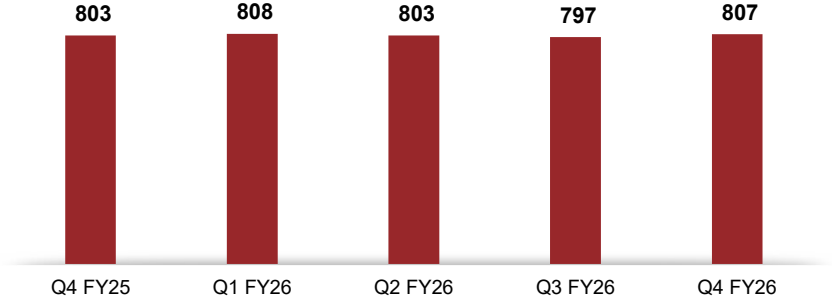
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)



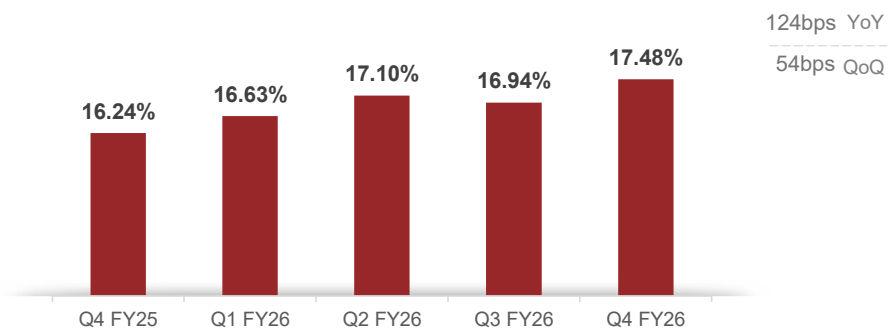
*Annualized numbers

Presentation Path



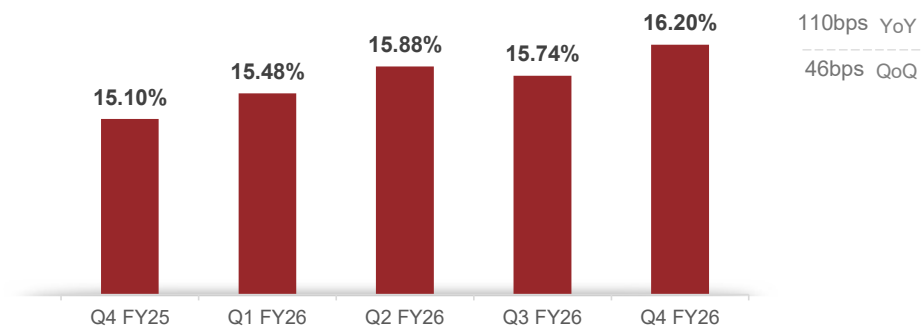
Healthy Capital Adequacy and Liquidity Position

CRAR (%)



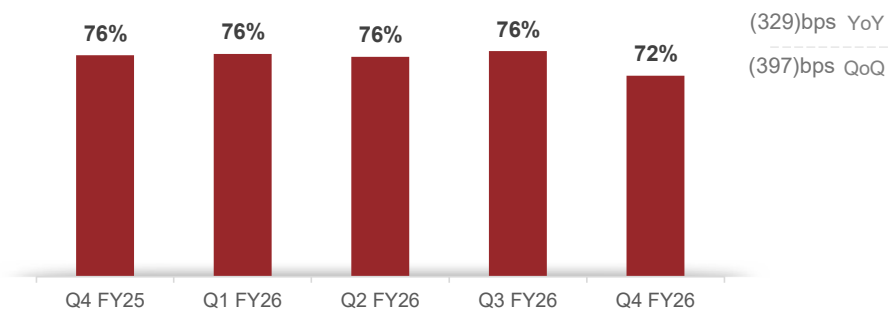
Q1, Q2 & Q3 FY26 excludes interim profits

CET 1 (%)

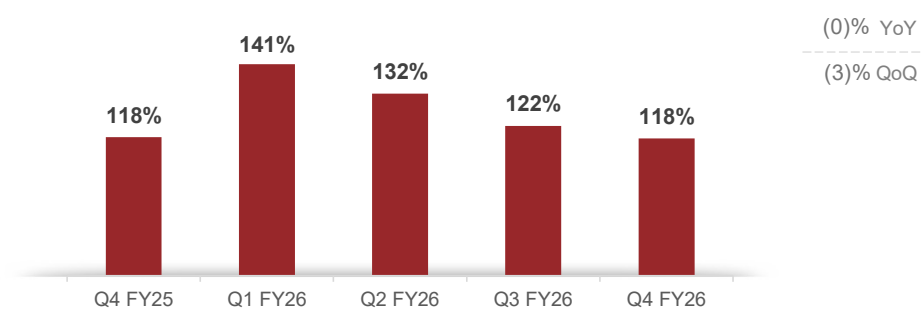


Q1, Q2 & Q3 FY26 excludes interim profits

RWA to Assets (%)

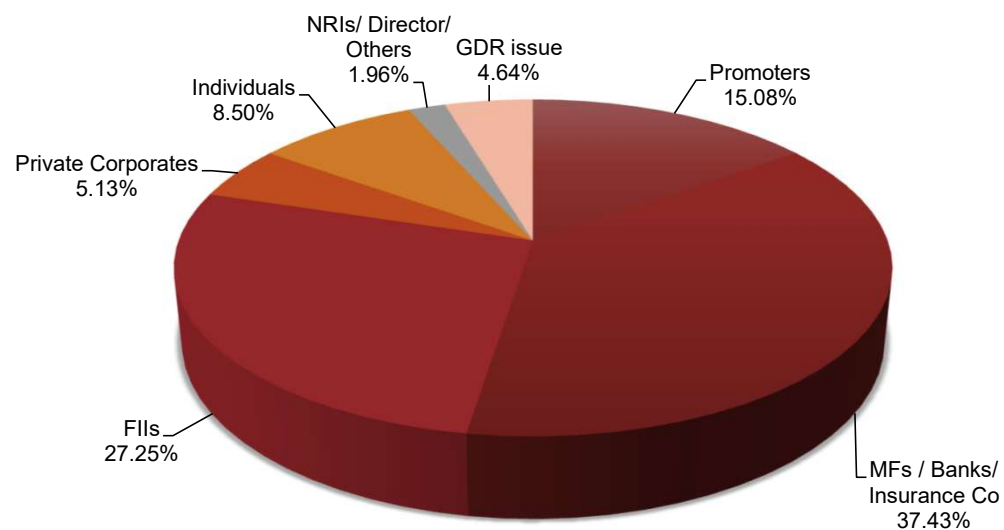


Liquidity Coverage Ratio (%)



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.

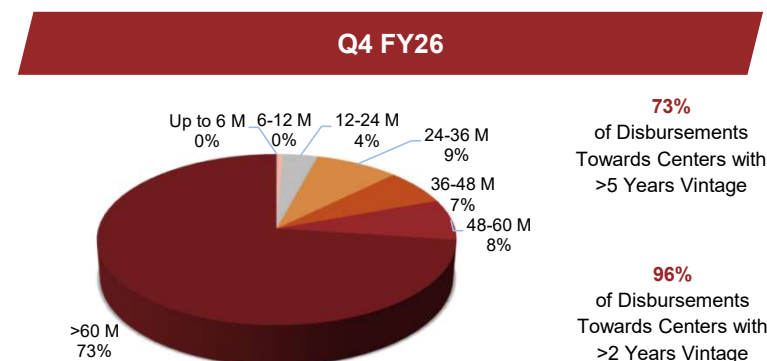
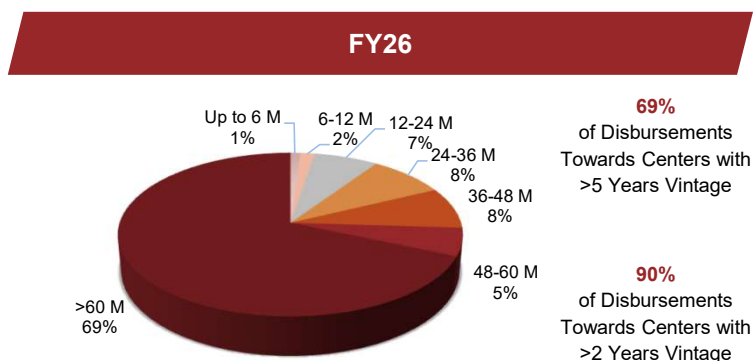
Presentation Path



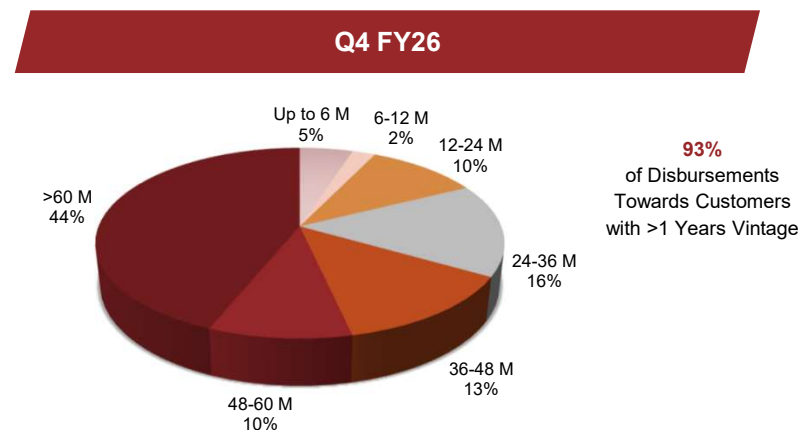
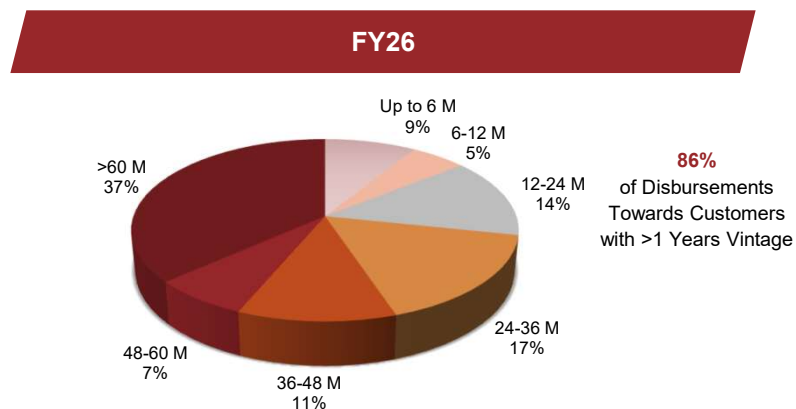
Micro Loans: Additional Disclosures (1/2)



Disbursements Across Centers by Vintage

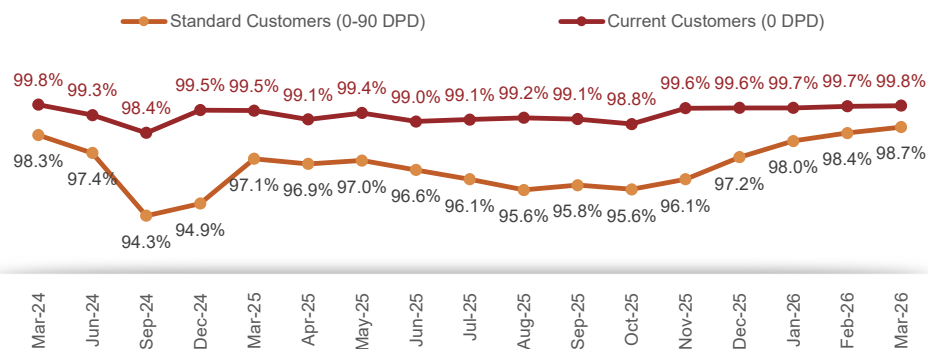


Disbursements Across Customers by Vintage

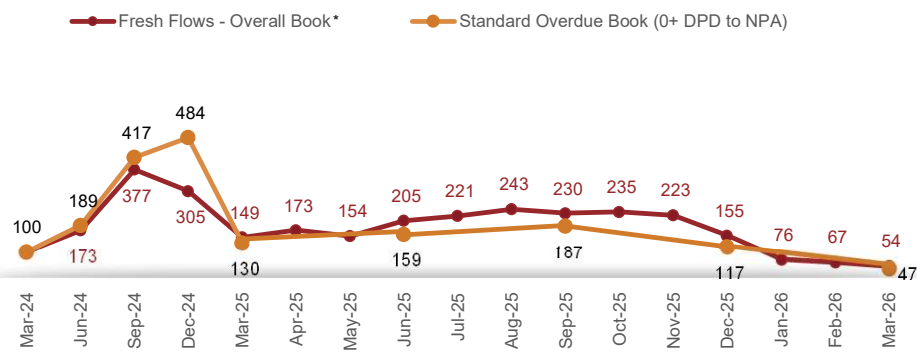


Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

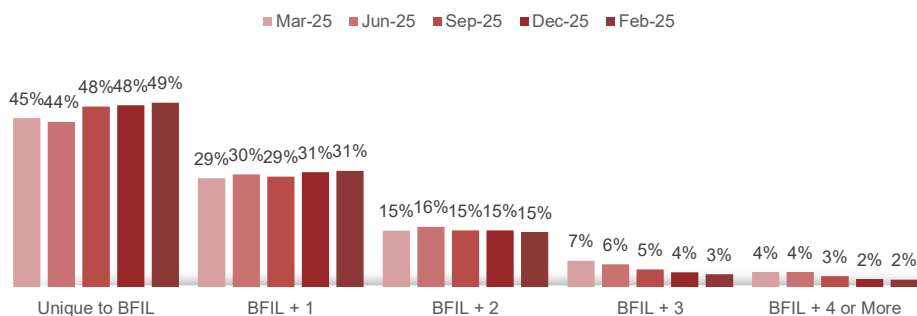


New Stress Formation and Early Stress Bucket (Indexed)

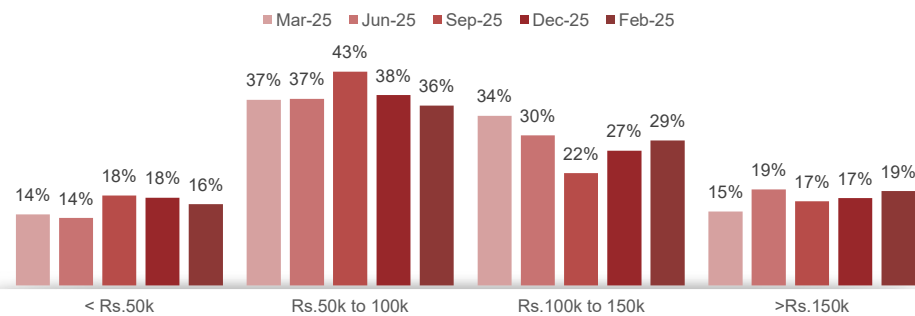


*Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

Portfolio Mix by Number of Lenders (by Value)



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



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

~ 47%

Green, Climate, Social, Livelihood & inclusive portfolio of loan book
(up from 35% in FY2018)

2032

Target year for Carbon Neutrality
in own operations

~ 80%

Wholesale banking credit
exposure approved under
ESMS policy

~ 13X

More water recharged in FY 24,
than bank wide consumption in
FY 25 (externally assured)

3

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



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 CO₂ 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

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

For FY 2025

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



Awards & Accolades



Received 4 prestigious recognitions including **'Best Technology Bank' (winner)** at the Indian Banks' Association's (IBA) 21st Annual Banking Technology Awards 2025. The Bank also received 'Special Mention' in the categories of AI & ML Adoption, IT Risk Management, and Digital Sales.



Our brand campaign **#DropTheLabel**, won Silver at the 5th edition of the Impact Digital Influencer Awards, organised by exchange4media Group.



Recognised at the ICC Social Impact Awards 2026 for our impact-led initiatives: the Integrated Water Resource Management Programme (IWRMP), Mahad, Maharashtra (Winner), and the Para Champions Programme (PCP) (Special Jury Award).



CSR & Sustainability Award 2026 in the Conservation of National Heritage category for our Sustainable Environment Project – Restoration of Hauz-i-Shamsi Lake, at the National Conclave on "Mission Viksit Bharat @2047".



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