IndusInd Bank

July 22, 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 ended June 30, 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 ENDED June 30, 2026' dated July 22, 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: 2026.07.22 16:09:30 +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 ENDED JUNE 30, 2026

Q1 FY 2026-27 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q1 FY27 is at ₹4,685 crores as compared to ₹4,640 crores in Q1 FY26
- NIM at 3.57% for Q1 FY27 as compared to 3.46% for Q1 FY26
- Net profit for Q1 FY27 is ₹1,037 crores as compared to Net Profit of ₹604 crores for Q1 FY26
- Net worth at ₹64,798 crores in Q1 FY27 as compared to ₹62,961 crores in Q1 FY26
- Deposits at ₹4,14,766 crores in Q1 FY27 from ₹3,97,144 crores in Q1 FY26
- Gross NPA and Net NPA ratios at 3.25% and 0.95% compared to 3.64% and 1.12% in Q1 FY26
- PCR at 71% as in Q1FY2027 from 70 % in Q1FY26
- CRAR as on June 30, 2026, at 17.15% as compared to 16.63% June 30,2025
- The Bank has liquidity position with LCR of 127% average for Q1 FY27 against 141% for Q1 FY26

The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter ended June 30, 2026, at their meeting held in Mumbai on Wednesday, June 22, 2026.

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 June 30, 2026

Net Interest Income for the Q1 FY27 at ₹4,685 crores as compared to Q1 FY26 at ₹4,640 crores.

Fee and other income for the Q1 FY27 at ₹1,787 crores as compared to Q1 FY26 at ₹2,157 crores.

Yield on Assets stands at 8.62% for the quarter ended June 30, 2026, as against 9.15% for the corresponding quarter of previous year. Cost of Fund stands at 5.05% as against 5.69% for corresponding quarter of previous year.

Net Revenue for Q1 FY27 at ₹6,471 crores as compared to ₹ 6,797 crores for the corresponding Q1 FY26.

Operating expenses for the Q1FY27 at ₹3,698 crores as against ₹4,229 crores for the corresponding Q1 FY26.

Pre-Provision Operating Profit (PPOP) at ₹2,773 crores for Q1 FY27 as against Profit of ₹2,567 crores for corresponding Q1 FY26

Net profit at ₹1,037 crores for Q1 FY27 as against Net Profit of ₹604 crores for corresponding Q1 FY26

Balance Sheet as of June 2026

Balance sheet footage as on June 30, 2026, was ₹5,54,926 crores as against ₹5,39,552 crores as on June 30, 2025.

Deposits as on June 30, 2026 were ₹4,14,766 crores as against ₹ 3,97,144 crores, an on June 30, 2025. CASA deposits at ₹1,22,060 crores with Current Account deposits at ₹34,620 crores and Savings Account deposits at ₹87,440 crores. CASA deposits comprised 29.43% of total deposits as at June 30, 2026. Retail deposits as per LCR stand at ₹1,90,166 crores as at June 30, 2026 against ₹1,82,898 crores as on March 31, 2026.

Advances as on June 30, 2026 were ₹3,26,274 crores as against ₹ 3,33,694 crores, an on June 30, 2025.

ASSET QUALITY

Gross NPA were at 3.25% of gross advances as on June 30, 2026, as against 3.43% as on March 31, 2026. Net NPA were 0.95% of net advances as on June 30, 2026, as compared to 1.00% as on March 31, 2026.

The Provision Coverage Ratio was at 71.42% as at June 30, 2026. Provisions and contingencies (other than tax) for the Quater ended June 30, 2026 were ₹1,384 crores as compared to ₹ 1,760 crores for the corresponding quarter of previous year.

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines stands at 17.15% as on June 30, 2026, as compared to 16.63% as on June 30, 2025. Tier 1 CRAR was at 16.10% as on June 30, 2026, compared to 15.48% as on June 30, 2025. Risk-Weighted Assets were at ₹4,06,618 crores as against ₹ 4,09,810 crores a year ago.

NETWORK

As of June 30, 2026, the Bank's distribution network included 3,137 branches/ Banking outlets and 2,853 onsite and offsite ATMs, as against 3,110 branches/banking outlets and 3,052 onsite and offsite ATMs, As of June 30, 2025. The client base stood at approx. 42 million as on June, 2026.

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

"During Q1FY27, we continued to execute our strategic priorities with an emphasis on disciplined growth, balance sheet resilience and franchise quality. Supported by an experienced leadership team and sharper execution capabilities, we are advancing our growth agenda while maintaining prudent risk management. We are building a diversified portfolio across retail, SME and rural businesses, including expanding the rural franchise beyond microfinance. At the same time, our investments in technology and AI-led capabilities are enhancing customer experience and overall productivity, strengthening our ability to deliver sustainable growth"

While geopolitical developments continue to shape the global environment, India's structural growth drivers remain firmly in place. The Bank delivered a Pre-Provision Operating Profit of Rs. 2,773 crore and Profit After Tax of Rs. 1,037 crore, supported by capital adequacy of 17.15 % and a liquidity coverage ratio of 127%. Together, these priorities position us well to create sustainable value over the long term."

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 June 30, 2026, IndusInd Bank serves around 42 million customers through 3,137 branches/banking outlets and 2,853 ATMs, reaching 1.60 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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