

January 23, 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 Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2025

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

Please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2025.

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
Company Secretary**

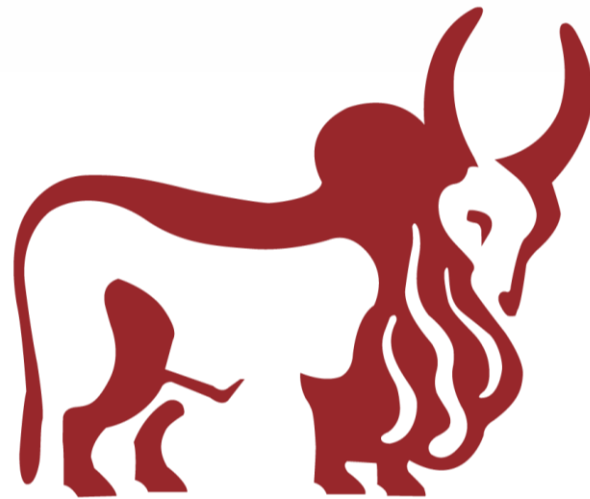
Encl: a/a



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

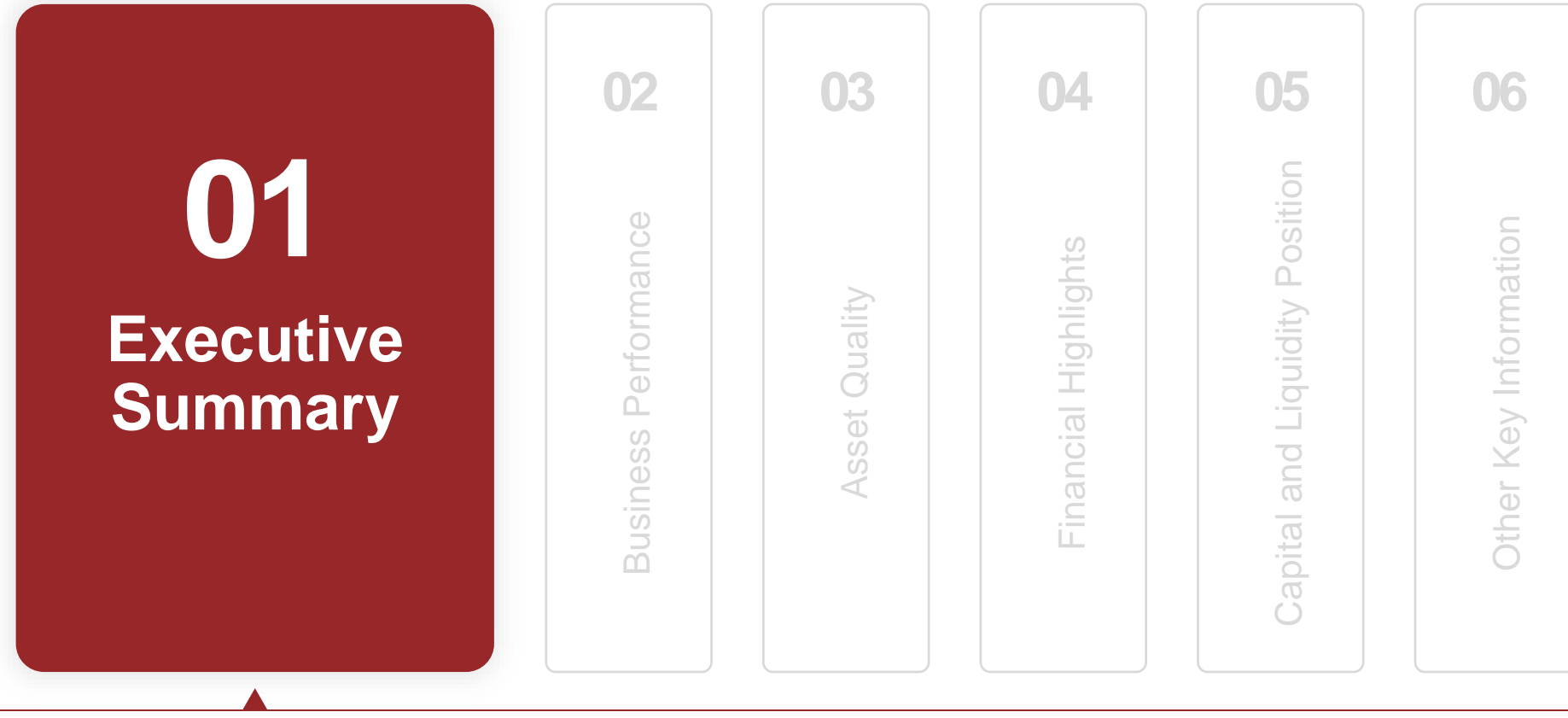
IndusInd Bank


















Investor Presentation

Q3-FY26 | DECEMBER 2025
January 23, 2026





IndusInd Bank at a Glance

5th largest private bank	 ₹ 3,17,536 ^{crs} 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		

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

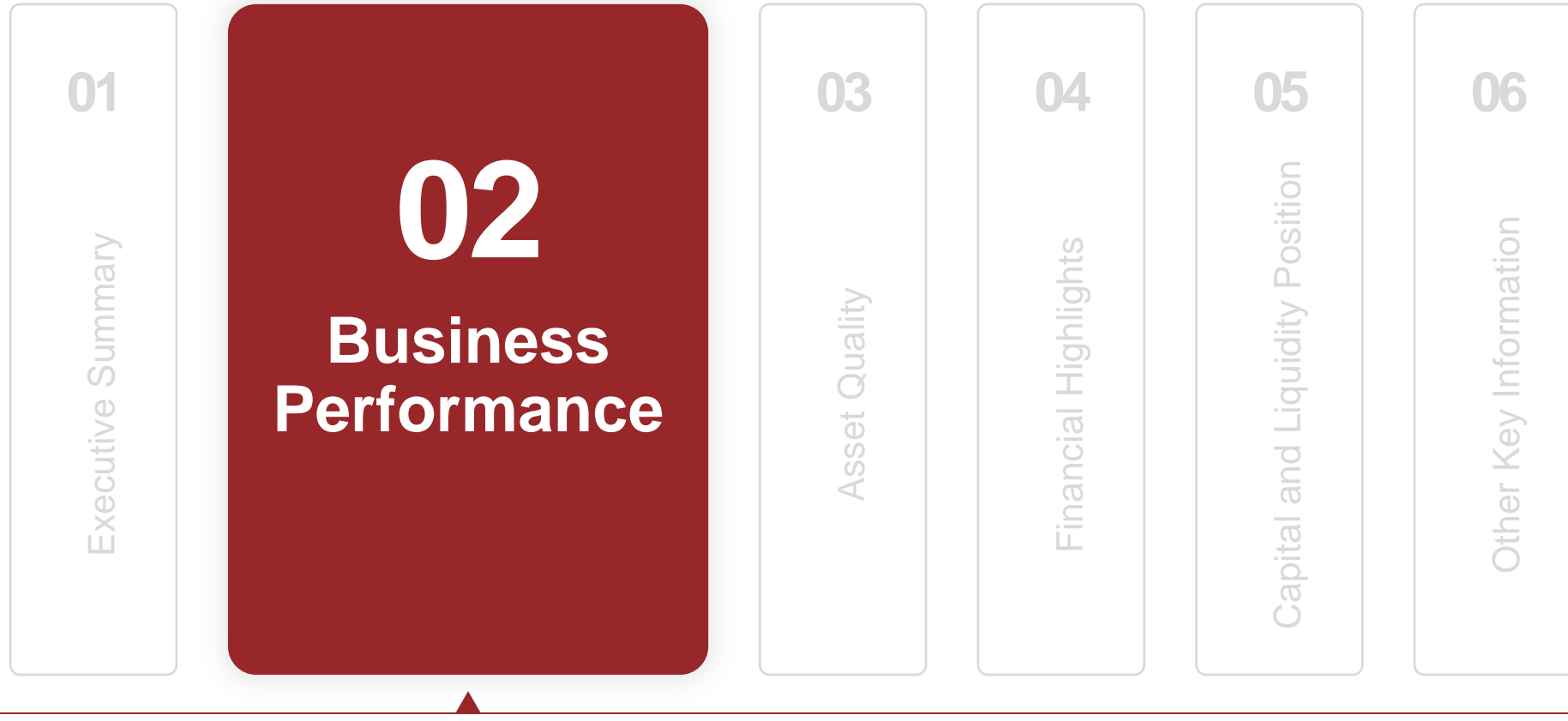
₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,395	66,327	(3)%	64,279	-
Deposits	3,93,815	4,09,438	(4)%	3,89,600	1%
<i>CA Deposits</i>	31,416	45,872	(32)%	31,907	(2)%
<i>SA Deposits</i>	87,688	96,946	(10)%	87,854	-
Borrowings	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

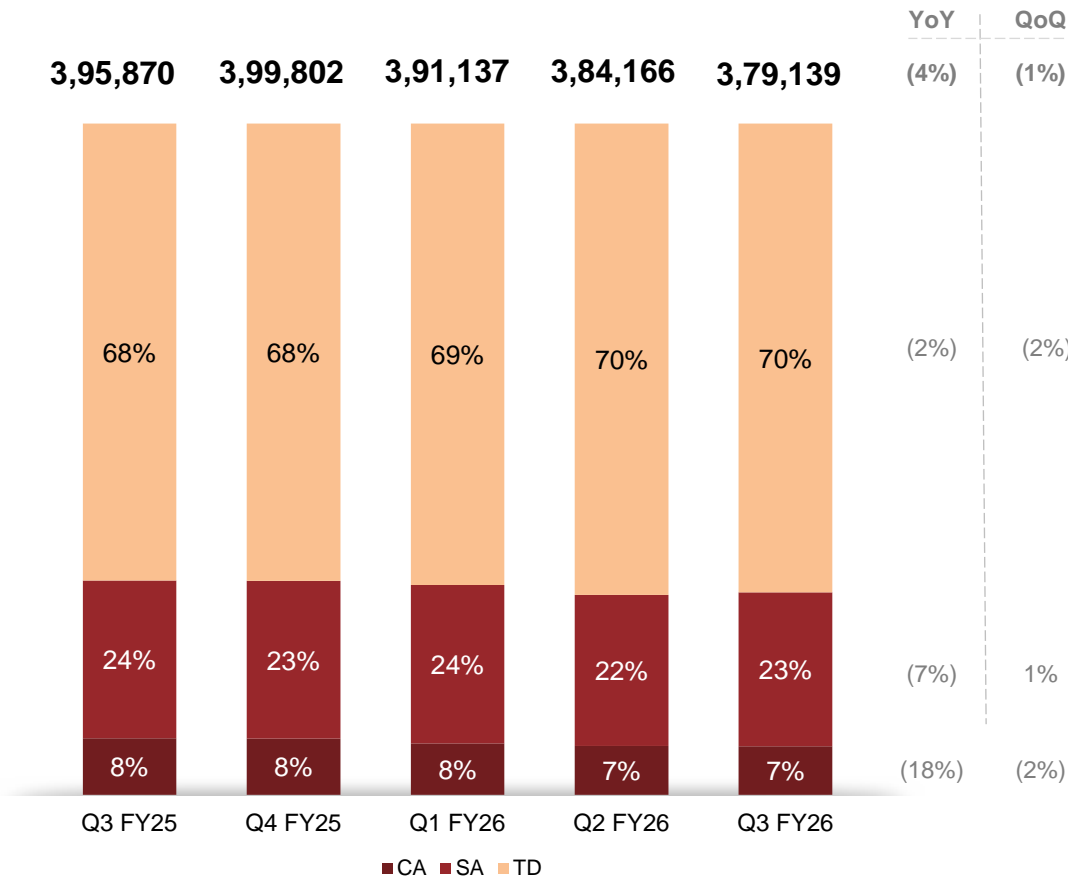
₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9M FY26	9M FY25	Y-o-Y (%)
Net Interest Income	4,562	5,228	(13)%	4,409	3%	13,611	15,983	(15)%
Other Income	1,707	2,355	(28)%	1,651	3%	5,515	6,982	(21)%
Total Income	6,269	7,583	(17)%	6,060	3%	19,126	22,965	(17)%
Operating Expenses	3,999	3,982	-	4,013	-	12,242	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)%



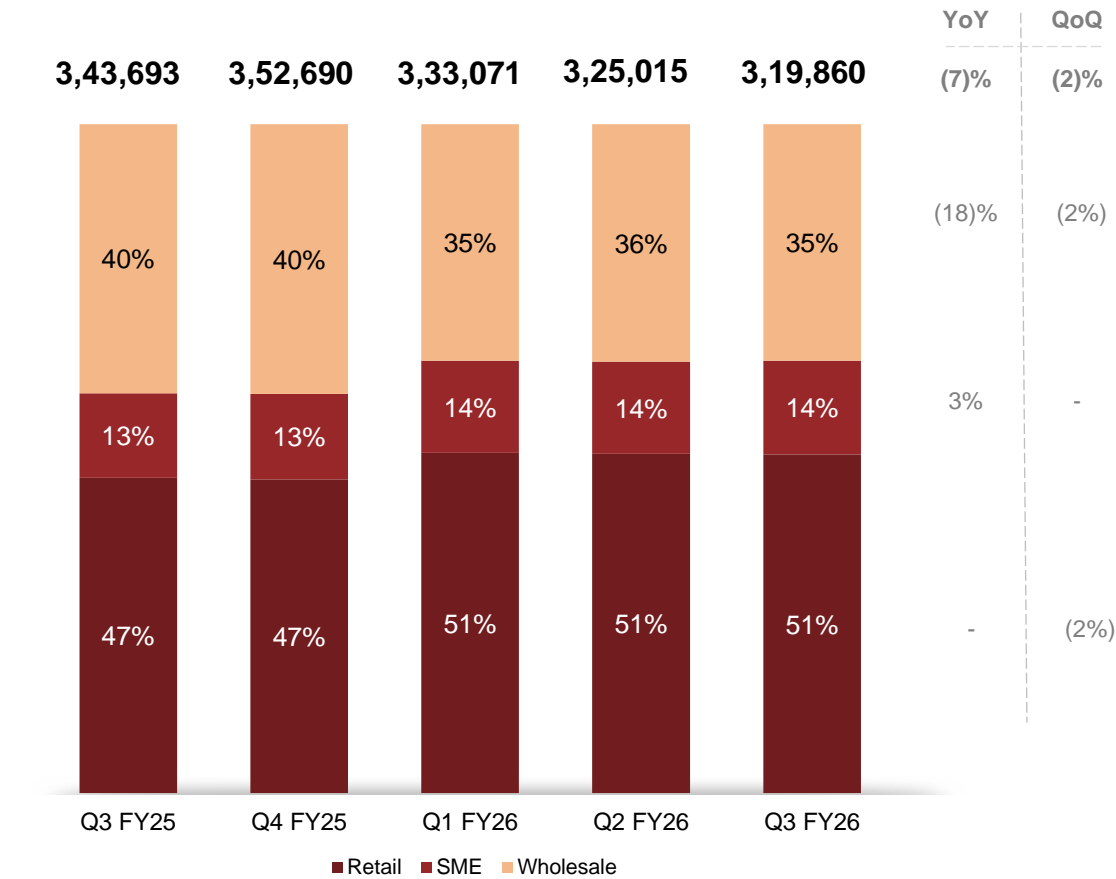


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

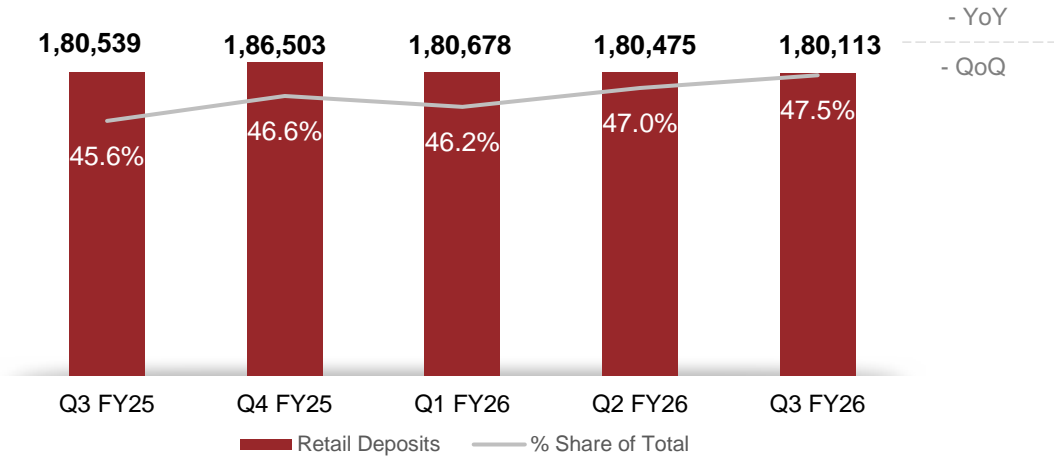


Loan Mix – Average for the period (₹ crs)

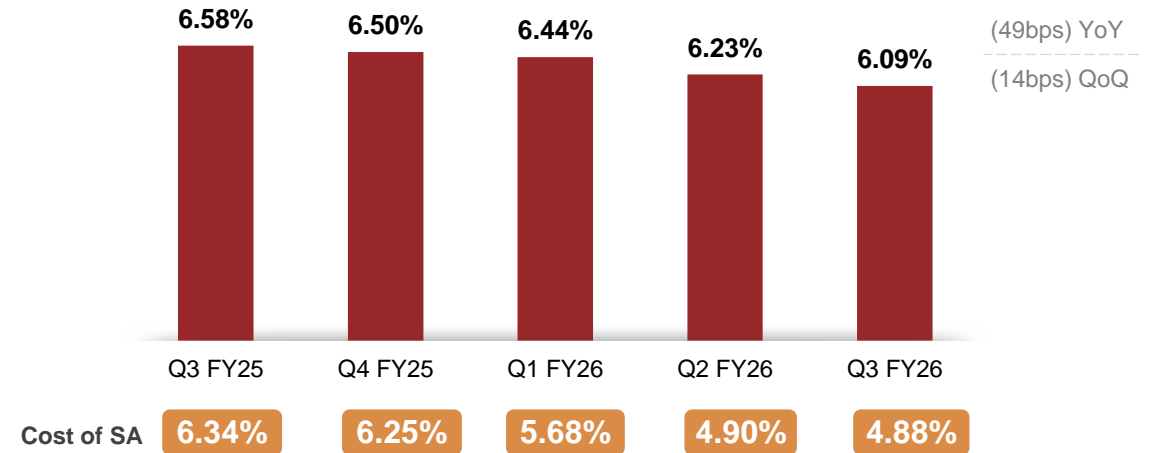


Building a Granular and Cost-Efficient Liabilities Franchise

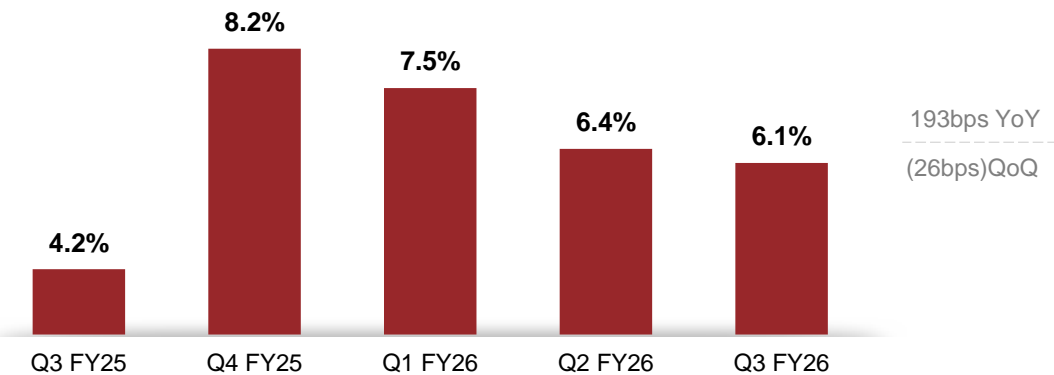
Retail Deposit as per LCR Definitions – Average (₹ crs)



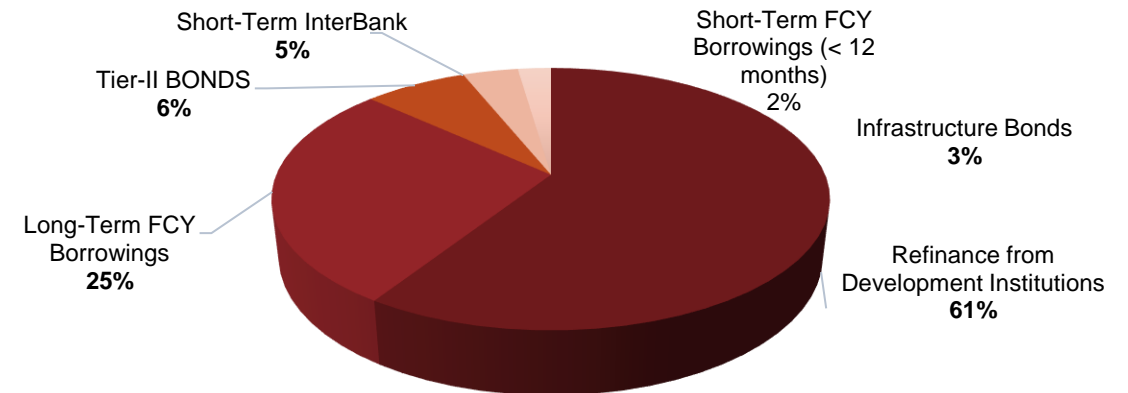
Cost of Deposits (%)



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

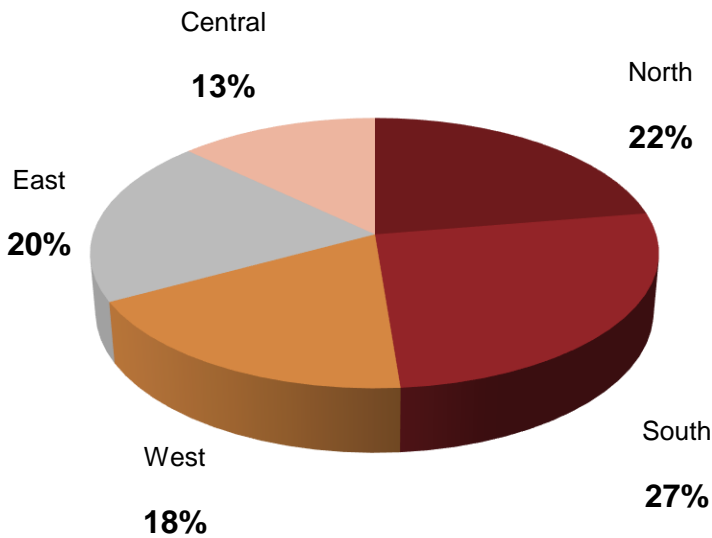
Widespread Pan India Footprint

**9,957+**
Touch Points

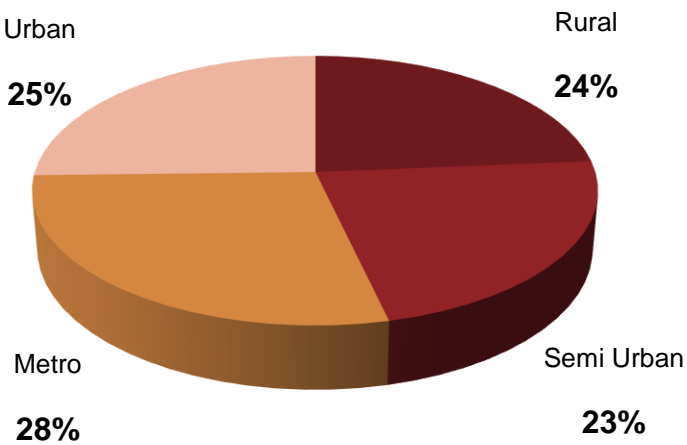
**~1,62,000**
Villages Covered

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

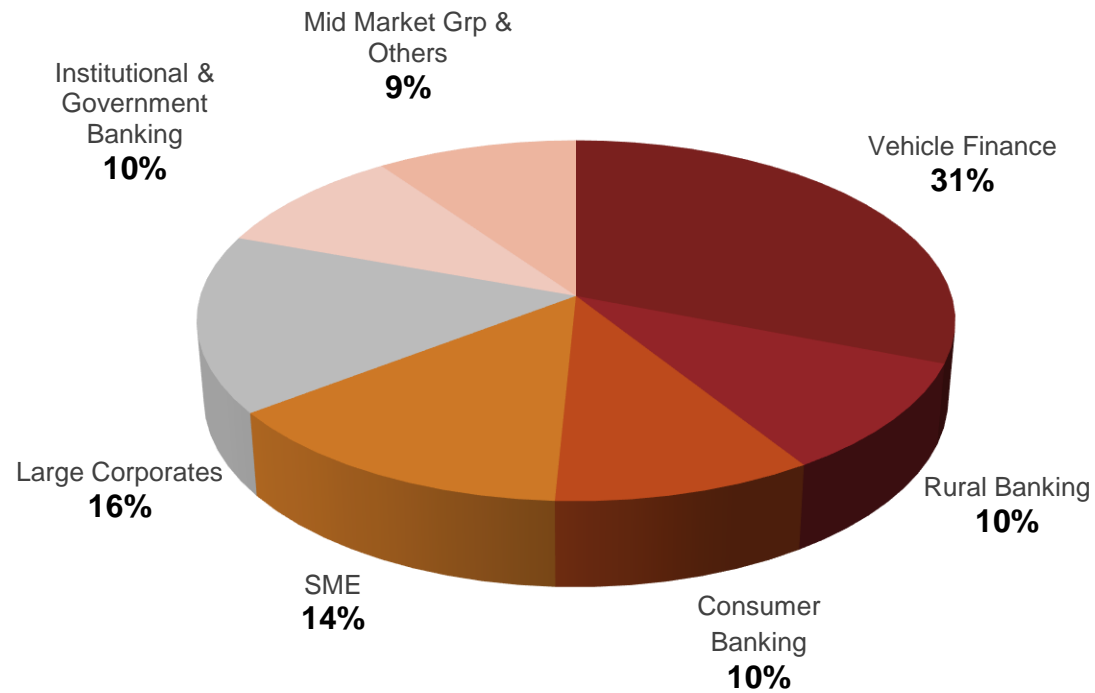


Geographical Breakdown of Branches



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%



Vehicle Finance: Leadership Across Vehicle Categories

35+ Years of Vintage



Market Leader in Most Products



Nationwide Diversified Presence



Healthy Collateral Coverage

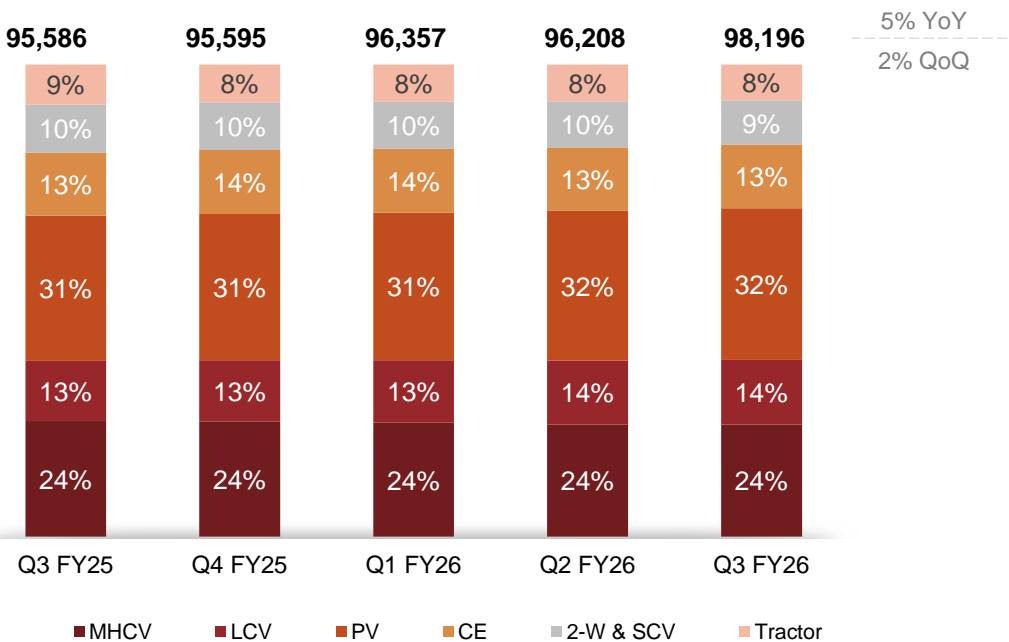


Digital Initiatives for a Customer-first Experience

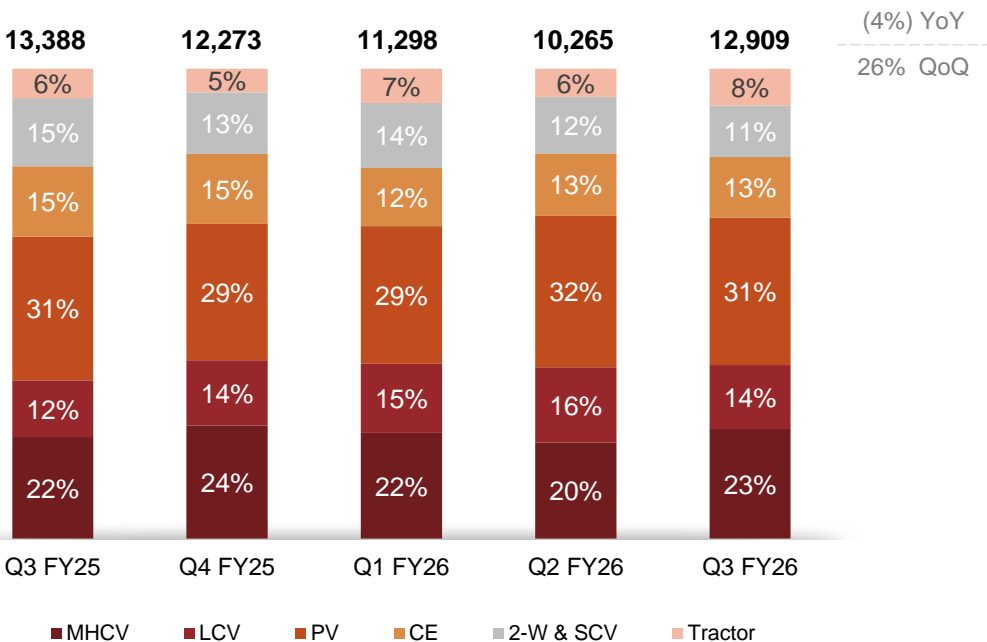


Tapping New Sub-segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



Rural Banking: Leveraging Deep Distribution to Serve the Underserved



162K
Villages
served across
23 States



579K
Borrowing
Merchants

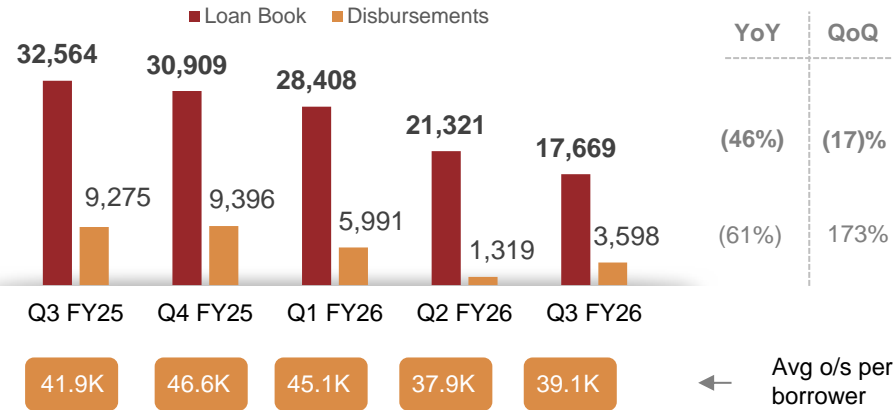


85K+ Active
Bharat Money
Stores Banking
at doorstep in
remote areas

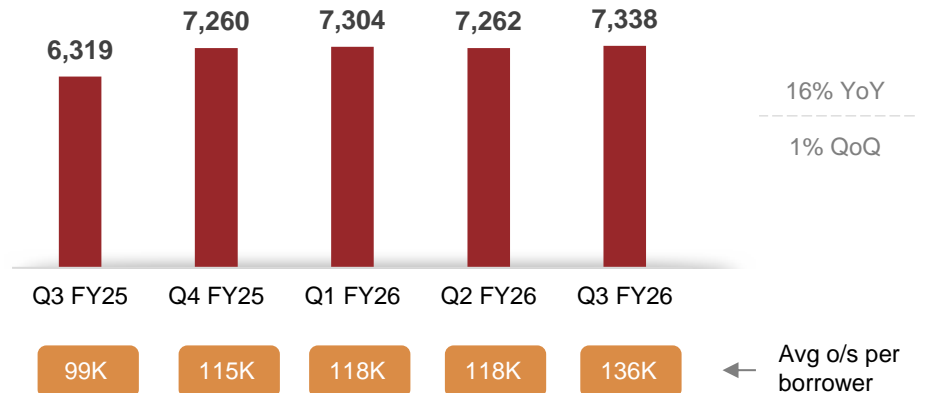


27K+
Unique
Farmers

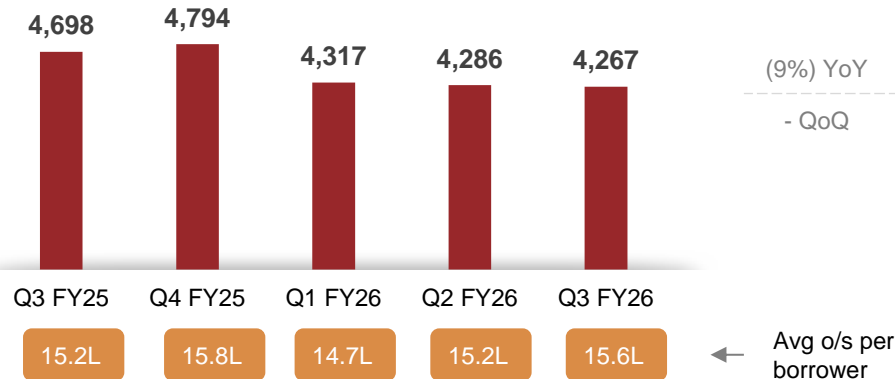
Micro Loan Book* (₹ crs)



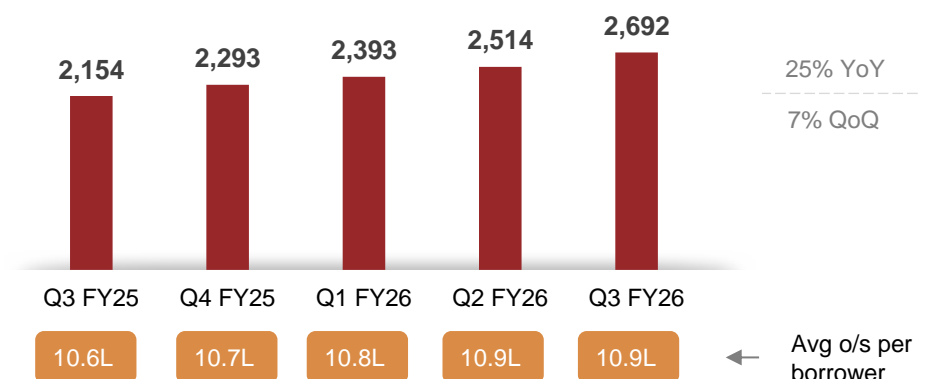
Merchant Loan Book (₹ crs)



Kisan Credit & Other Rural Loan Book (₹ crs)



Affordable Housing Loan Book (₹ Crs)



Consumer Banking: Broadening the Traditional Retail Asset Franchise



Improved risk & analytical models



Increased digital & branch sourcing

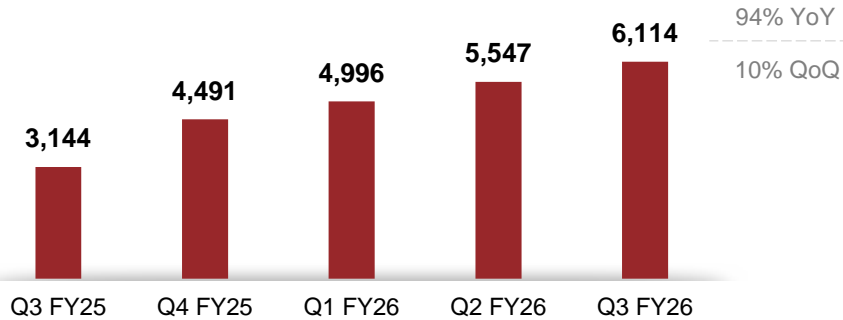


RuSU expansion

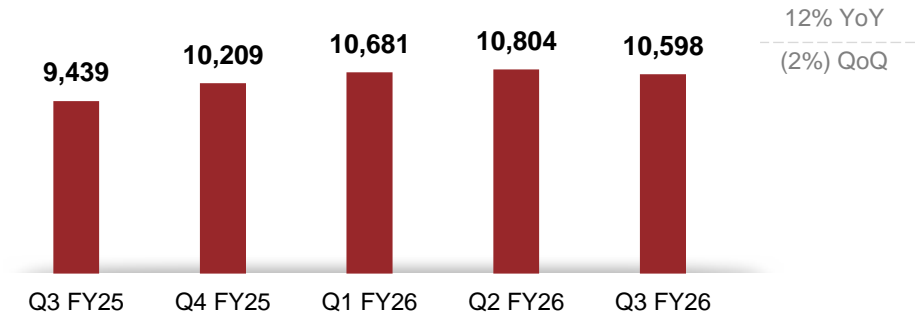


Process revamps

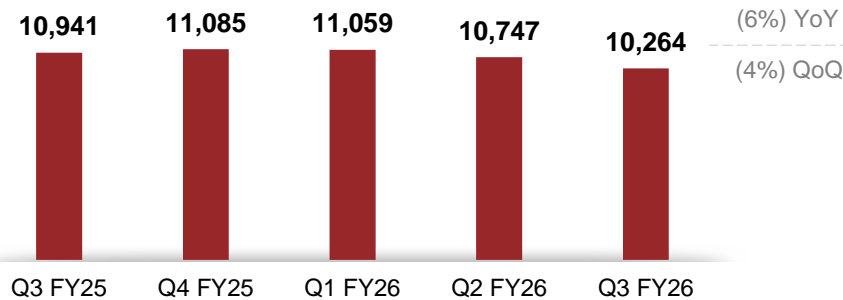
Home Loans (₹ crs)



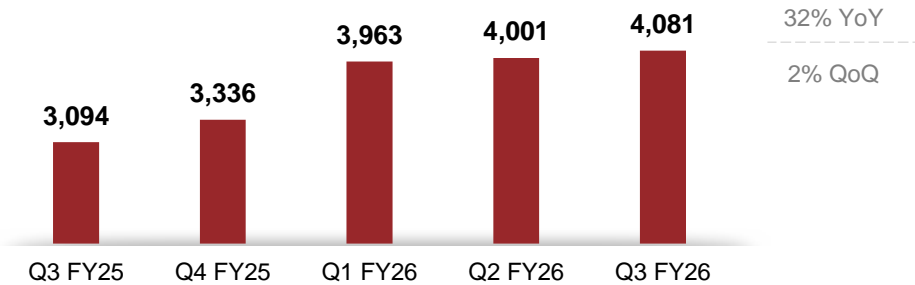
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



SME: Addressing Large Opportunity with Focus on Granular Portfolio



**Integrated
Operating Model**



**Tailormade
Digital Offerings**

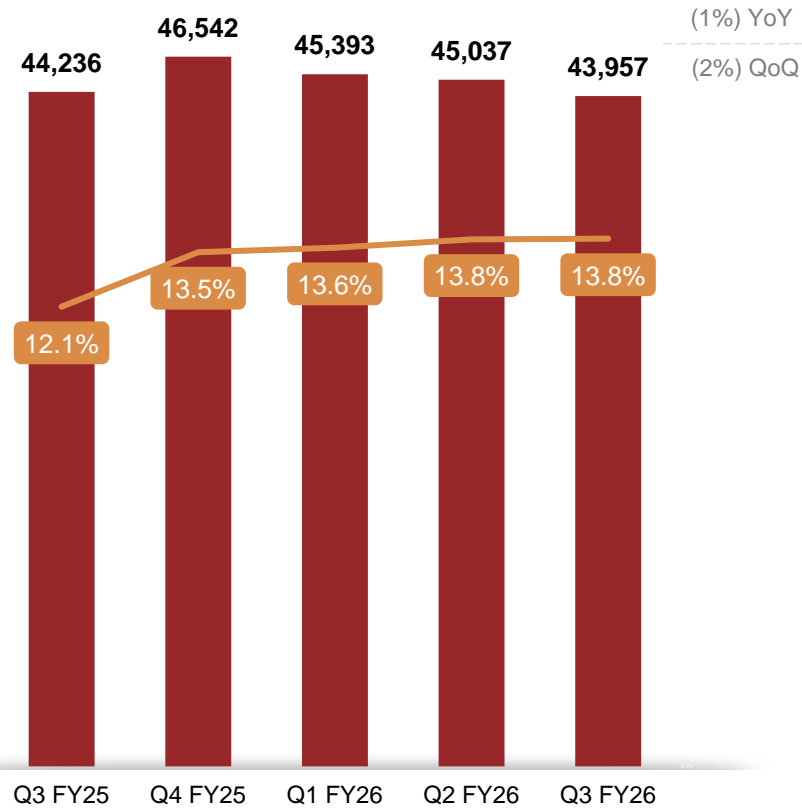


**Strong Risk
Assessment & EWS**

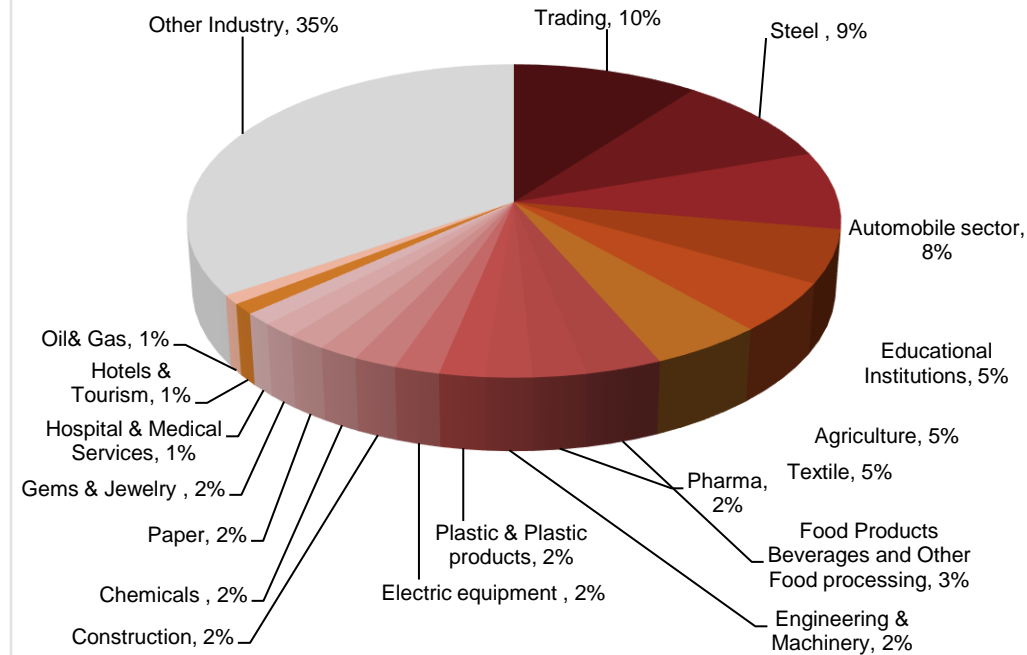


**Increasing SME
Distribution
Coverage**

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



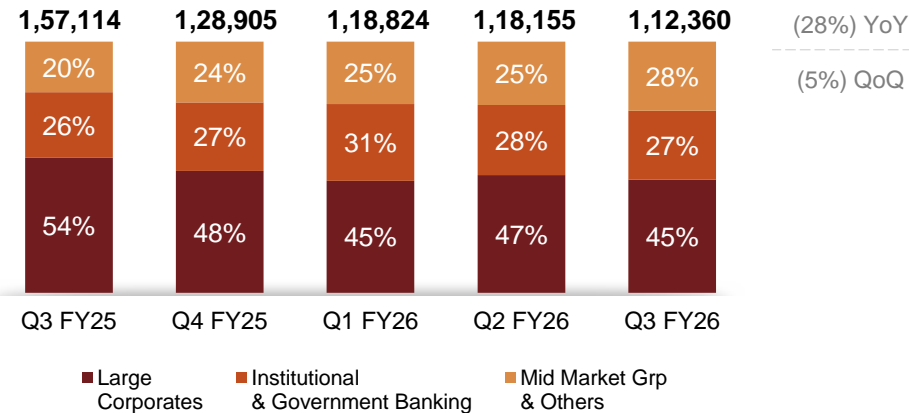
Ingrained Liability Approach



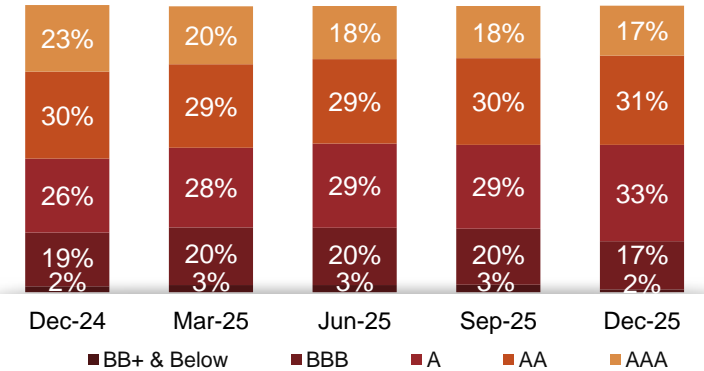
Granularity and Annuity led fees



Wholesale Banking Loan Book (₹ crs)



Risk Profile: Rating wise Corporate Exposure *

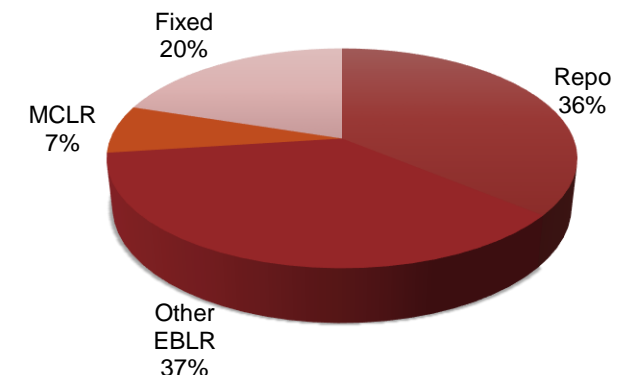


* Includes fund and non-fund-based exposure to corporate clients

Sector-wise Loan Mix (% of Total Loans)

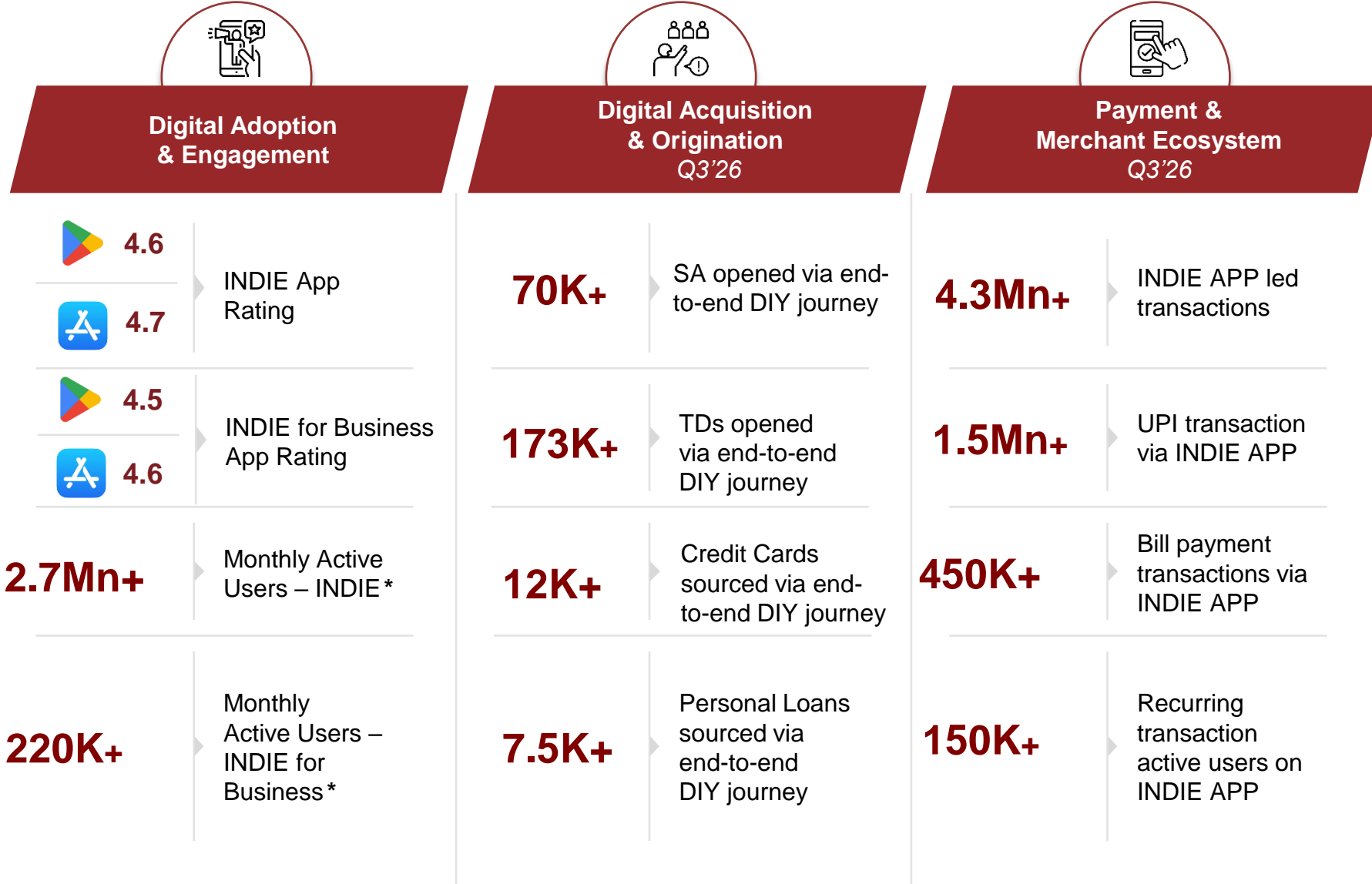
Sector	Q3 FY26
NBFCs (other than HFCs)	5.78%
Real Estate - Commercial & Residential	4.30%
Gems and Jewellery	3.01%
Power Generation – Non Renewable	1.91%
Power Generation – Renewable	1.74%
Steel	1.57%
Construction	1.03%
Others	16.05%
Wholesale	35.38%
SME	13.84%
Retail	50.78%
Total	100.00%

Benchmark Rate Mix (% of Total Loans)



IndusInd Bank

Digital Banking: Continuing Momentum Across Metrics



* As of 31-Dec-25

INDIE

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

100 + Banking Features across Web & Mobile

4.6Mn+
*Registrations**

2.7Mn+
*SA Customers**

60%
MAU
*Customers***

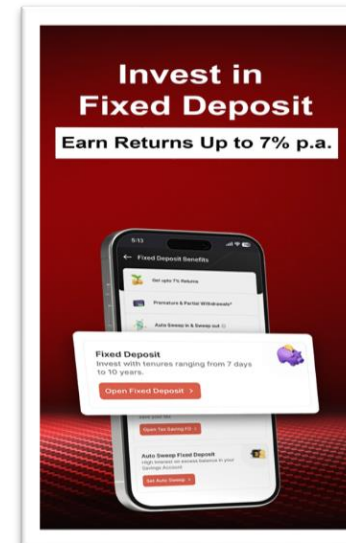
24K+
Active Credit
*Lines***

2,189 Cr+
FDs & RDs
*opened***

Scan
to watch
video



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



*as of 31-dec-2025

** Cumulative numbers for Q3

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..

400K +
Registrations*

65%
MAU Customers*

₹15K Cr. +
Transactions
Value**

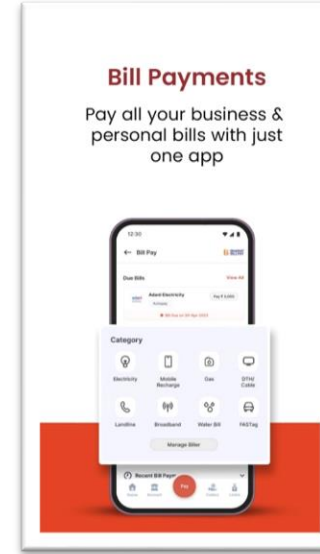
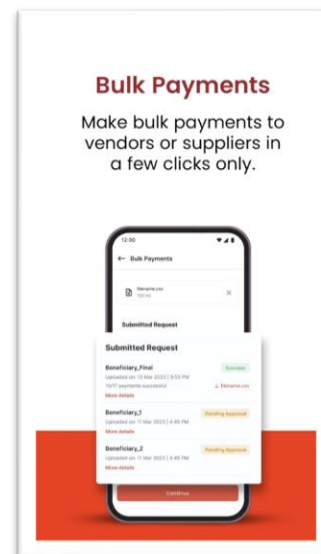
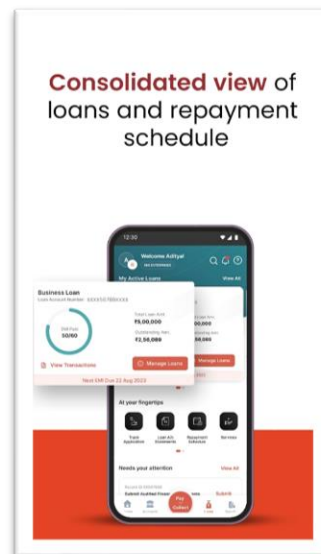
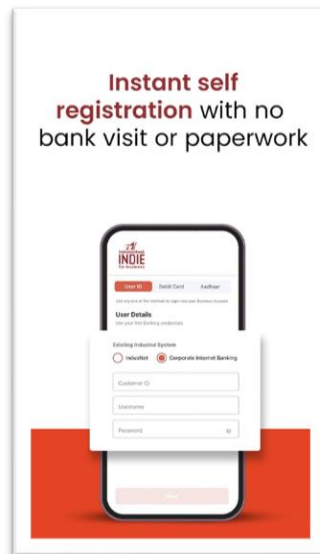
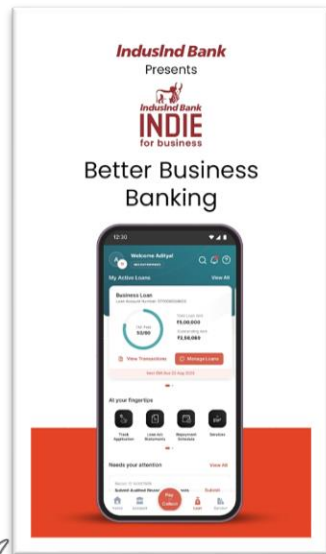
₹96 Cr. +
Tax & Bill
Payment**

71 Cr. +
FDs & RDs
opened**

Scan
to watch
video



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



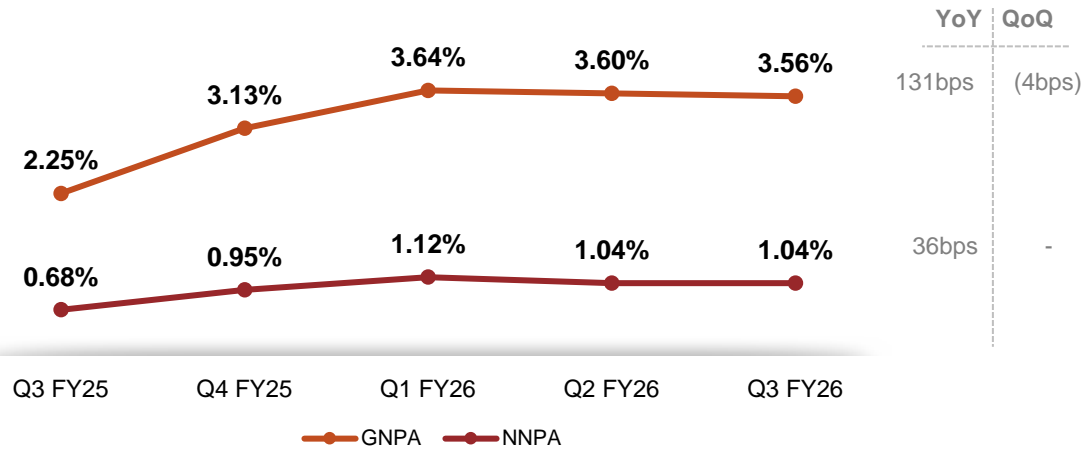
*as of 31-dec-2025

** Cumulative numbers for Q3

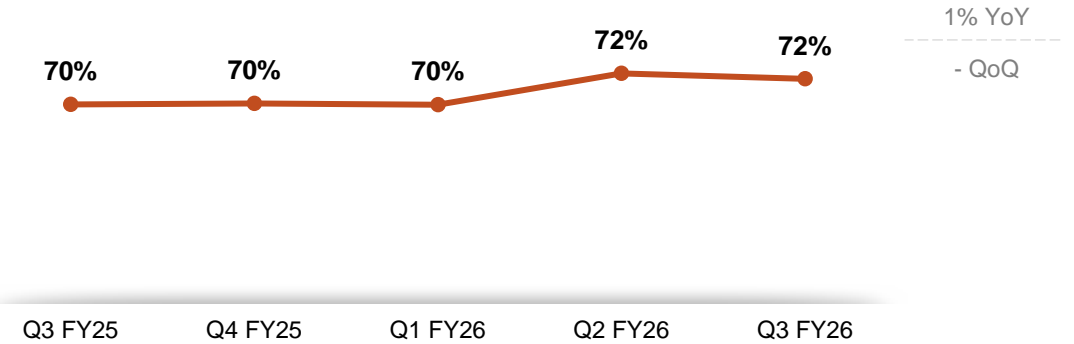


Stressed Assets and Provisions

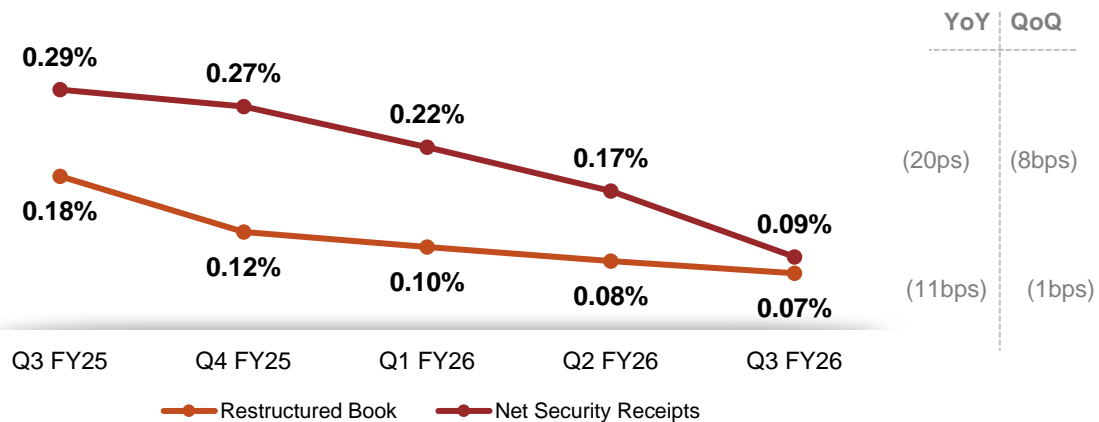
Gross NPA and Net NPA (%)



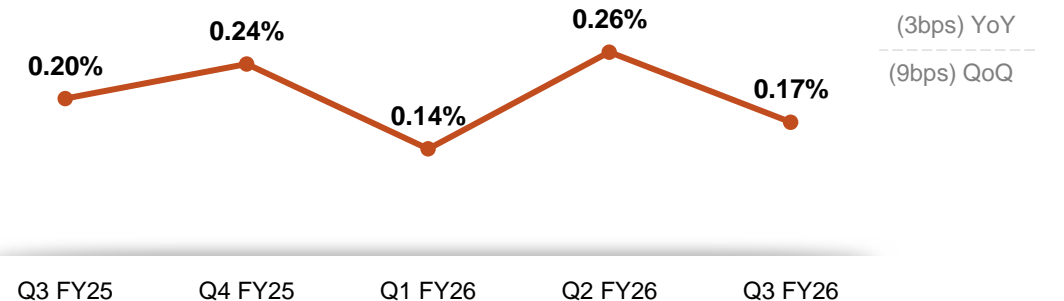
Provision Coverage Ratio (%)



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



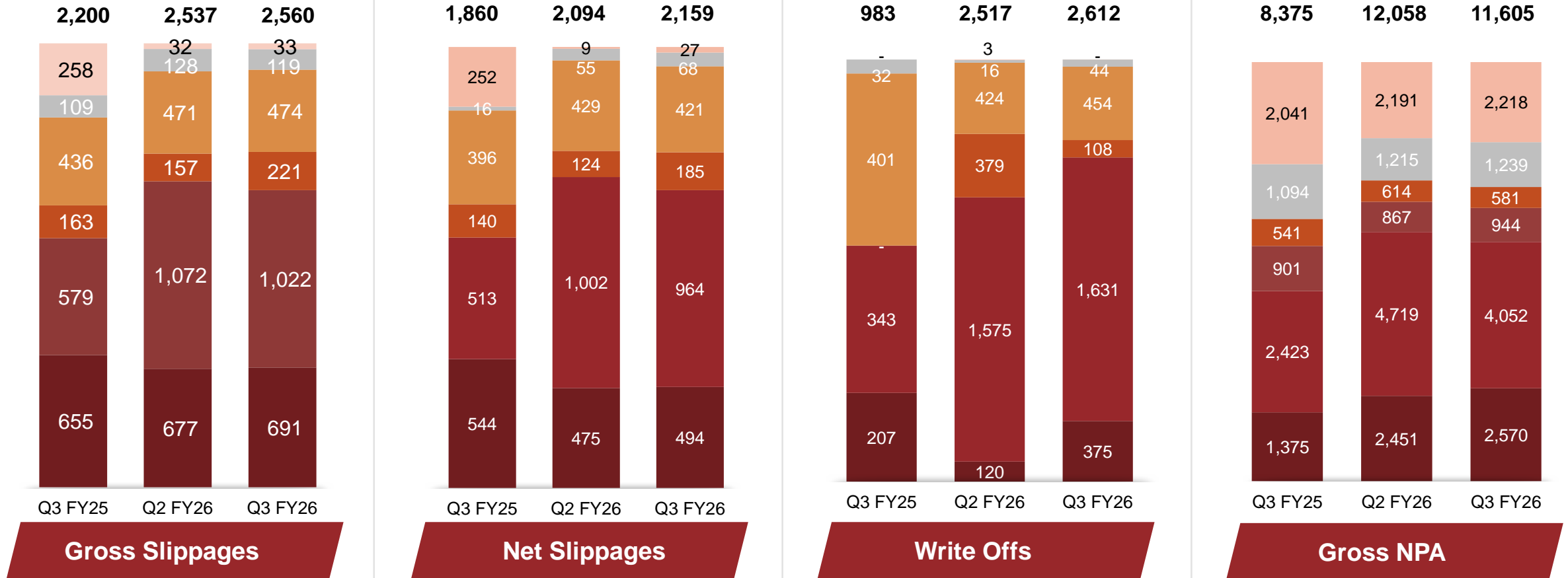
SMA1 and SMA2 (% of Net Advances)*



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

Segment wise Asset Quality Trends

₹ Crs



■ Vehicle Finance

■ Micro Loans

■ Other Rural Banking

■ Consumer Banking

■ SME

■ Wholesale



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

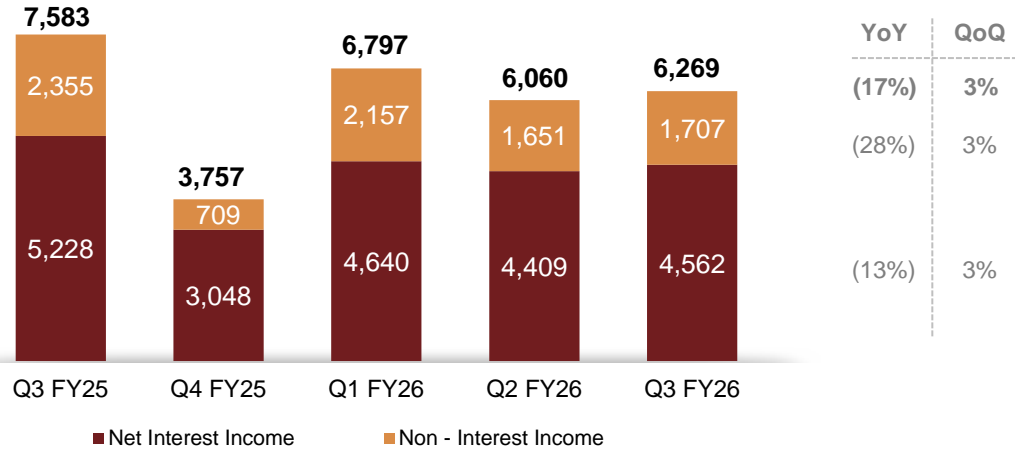
- Specific provision of ₹ 8,231 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,726 crs including restructured
- Provision Coverage Ratio at 72% and total loan related provisions at 86.40% of GNPA
- Loan related provisions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



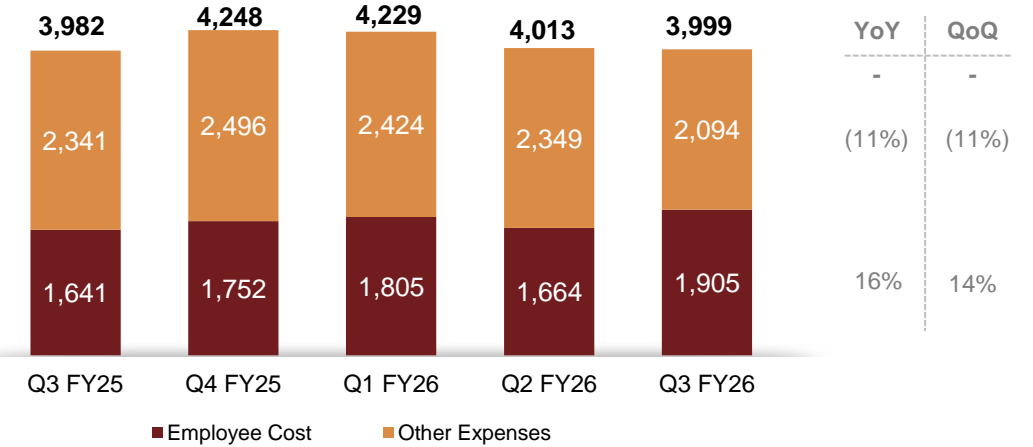


Key P&L Metrics

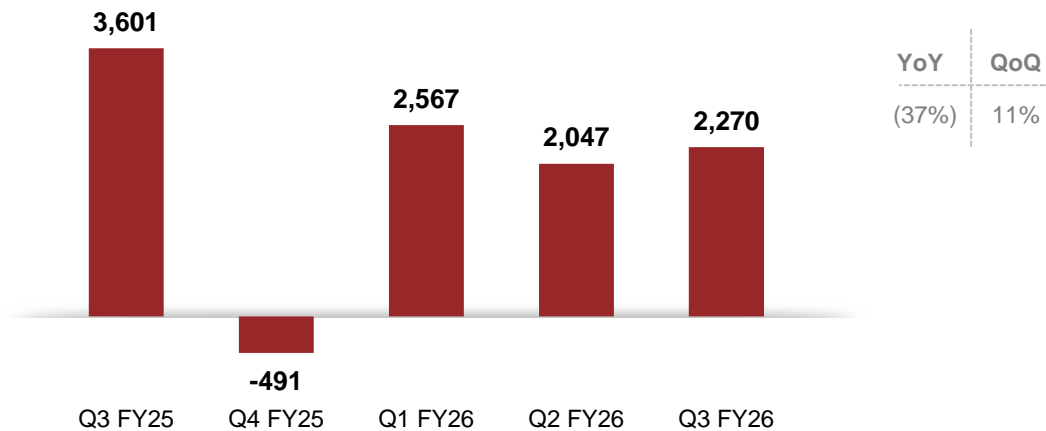
Net Revenue (₹ crs)



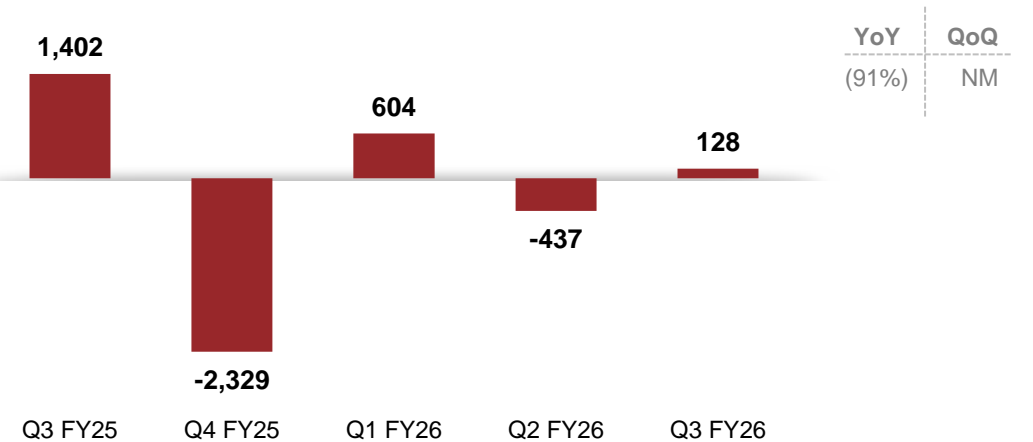
Operating Expenses (₹ crs)



Operating Profit (₹ crs)

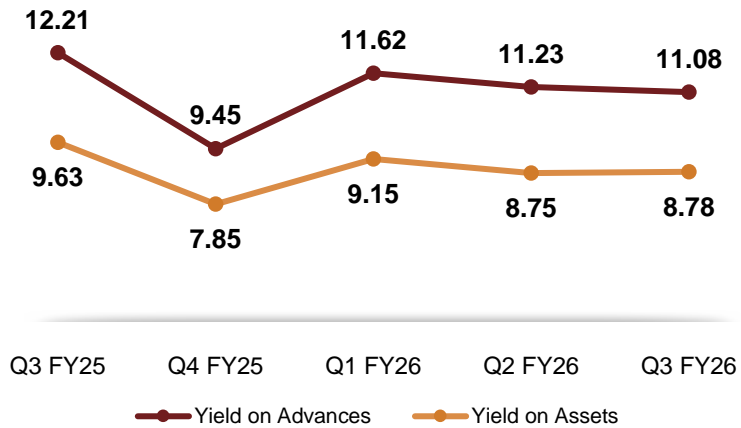


Profit After Tax (₹ crs)

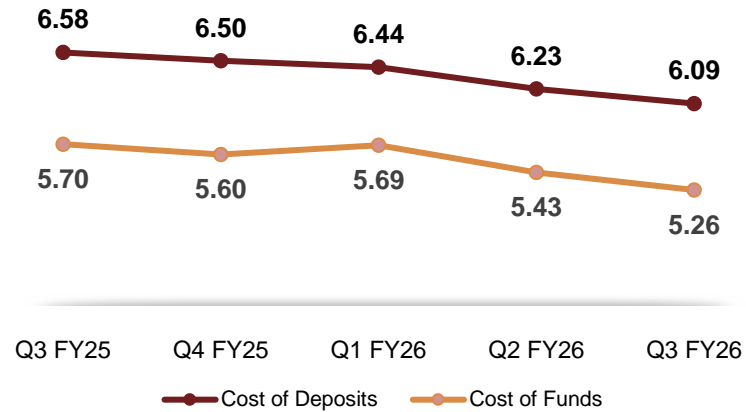


Net Interest Margin: Key Components and Trend

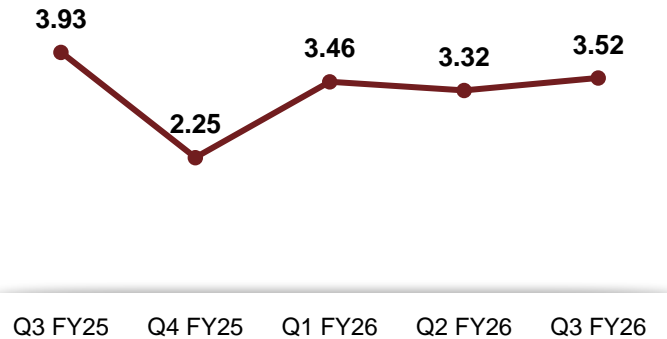
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)

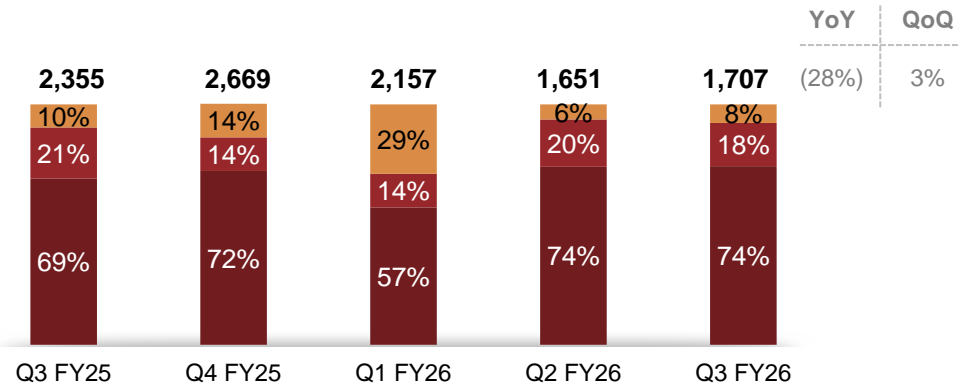


Net Interest Margin (%)



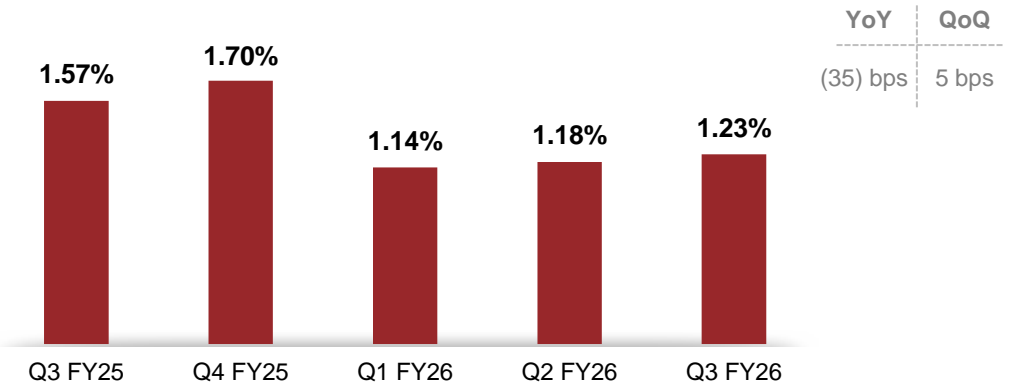
Diversified Fee and Other Income Streams

Non-Interest Income Mix (₹ crs)

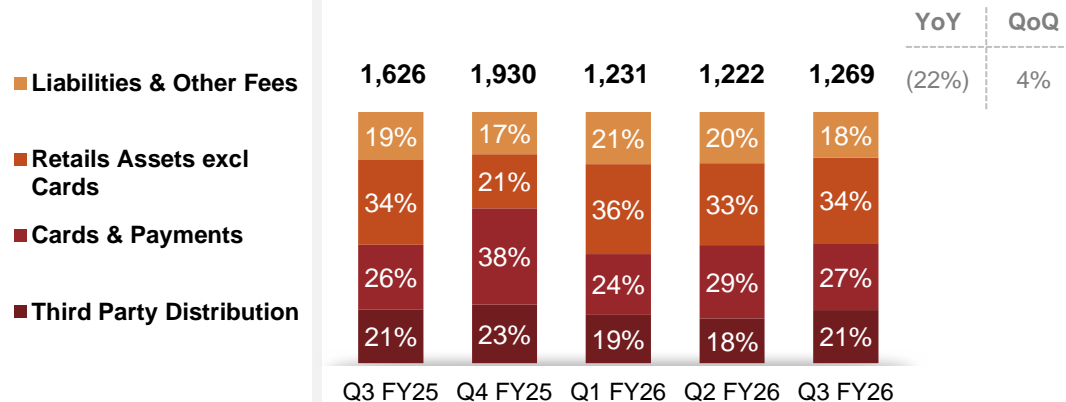


■ Retail ■ Wholesale & SME ■ Trading & Others
*Excluding One off Derivative Impact

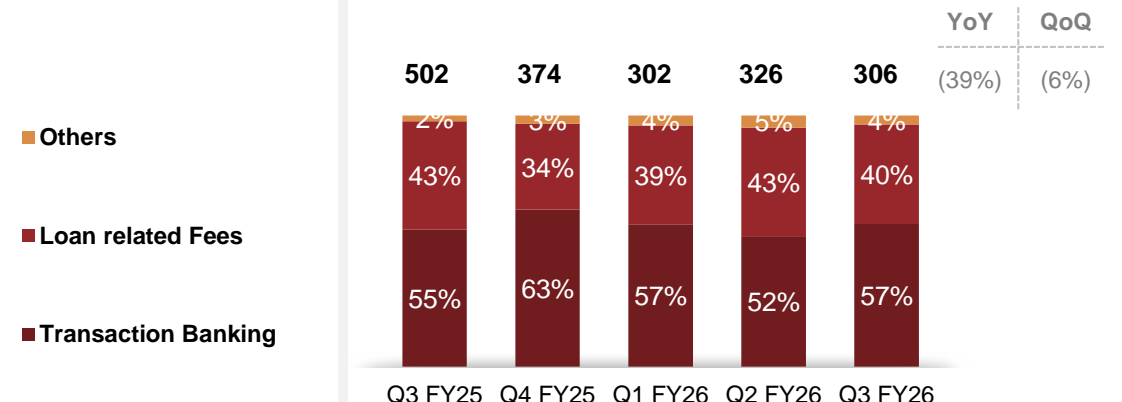
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)

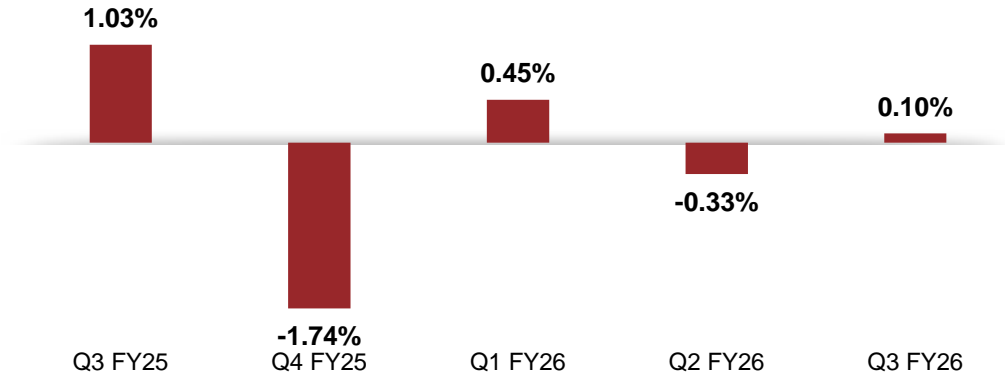


Wholesale & SME Fee Mix (₹ crs)

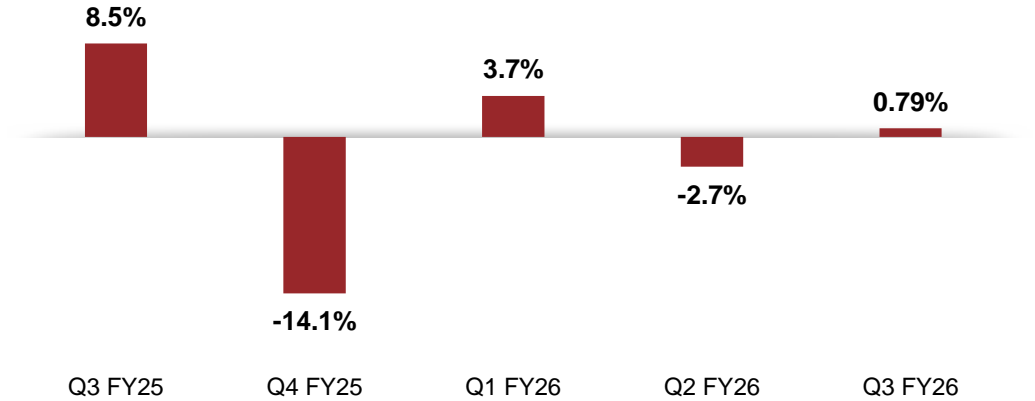


Key Financial Indicators

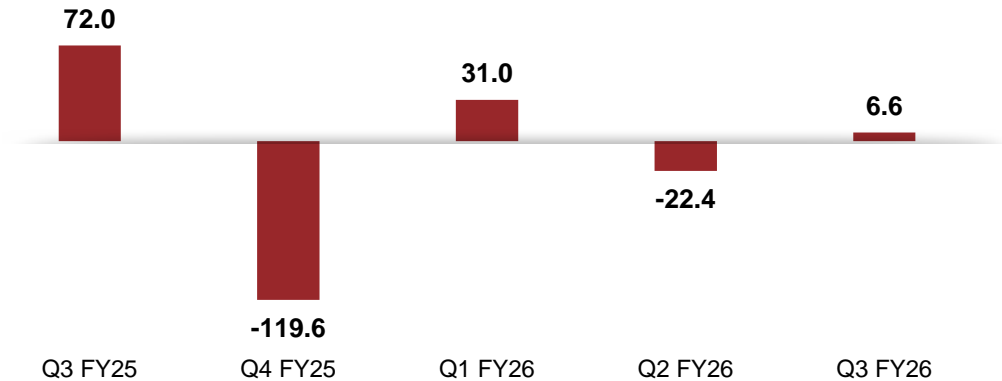
Return on Assets (%)*



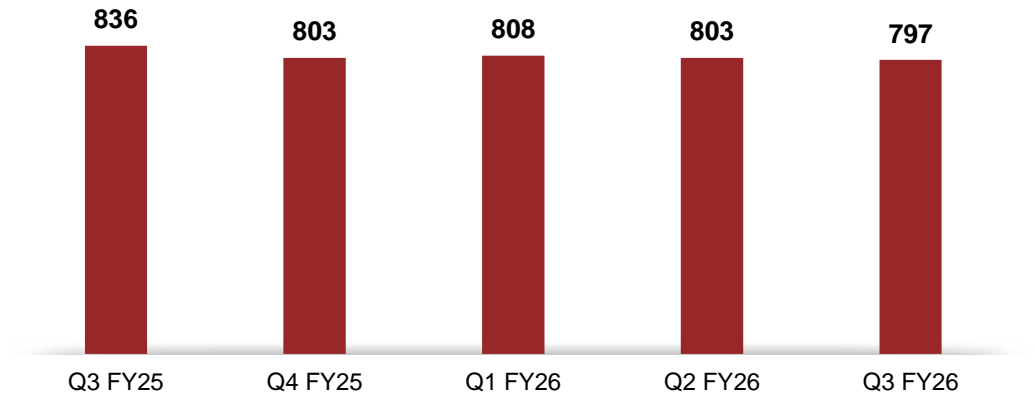
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)

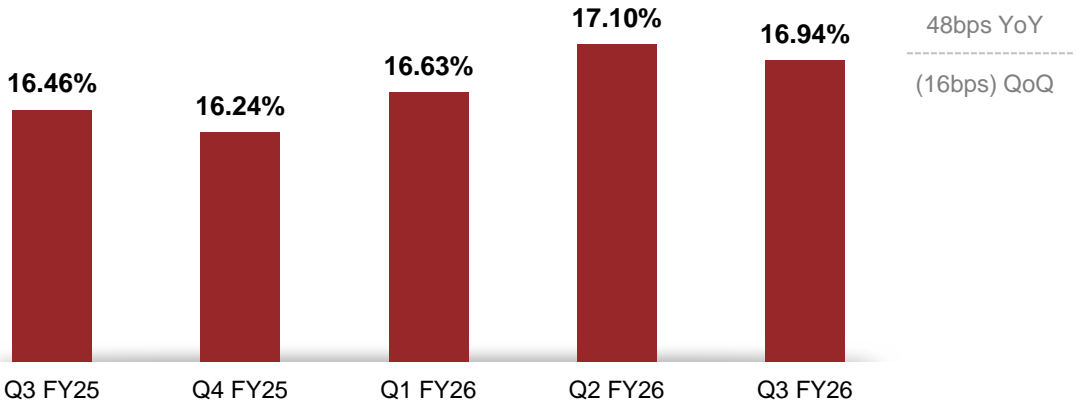


*Annualized numbers



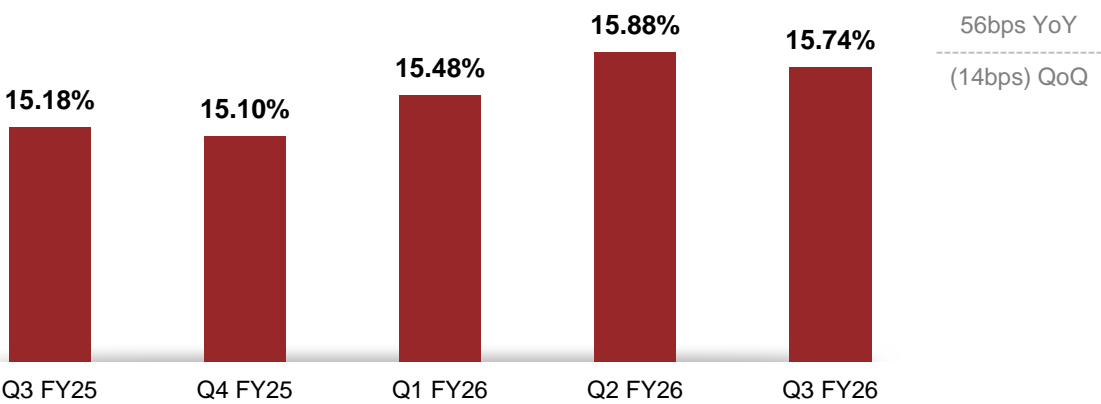
Healthy Capital Adequacy and Liquidity Position

CRAR (%)



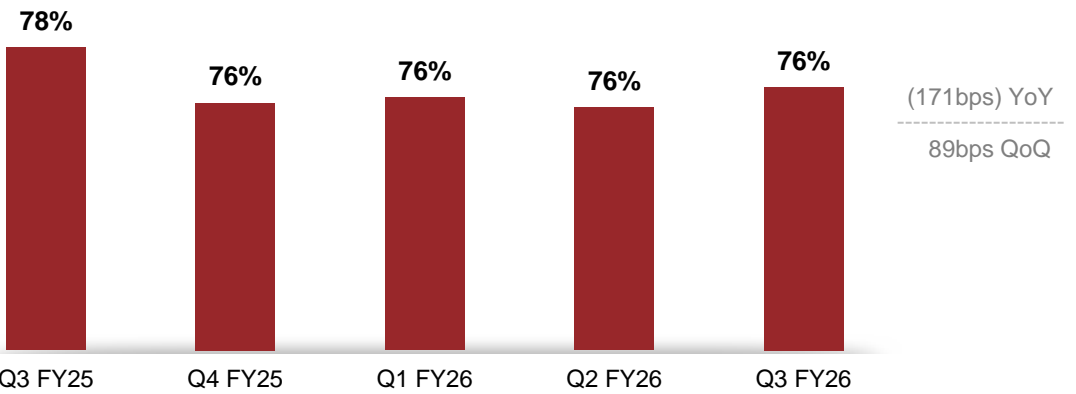
FY26 excludes interim profits

CET 1 (%)

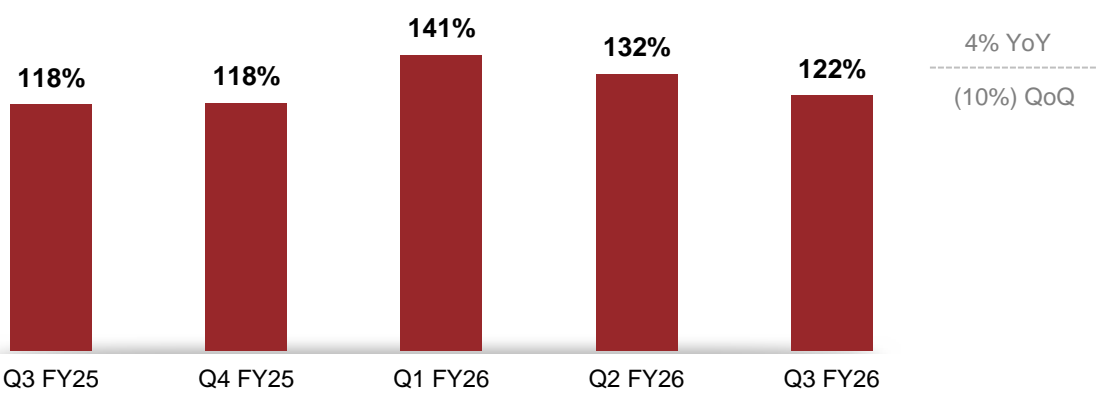


FY26 excludes interim profits

RWA to Assets (%)

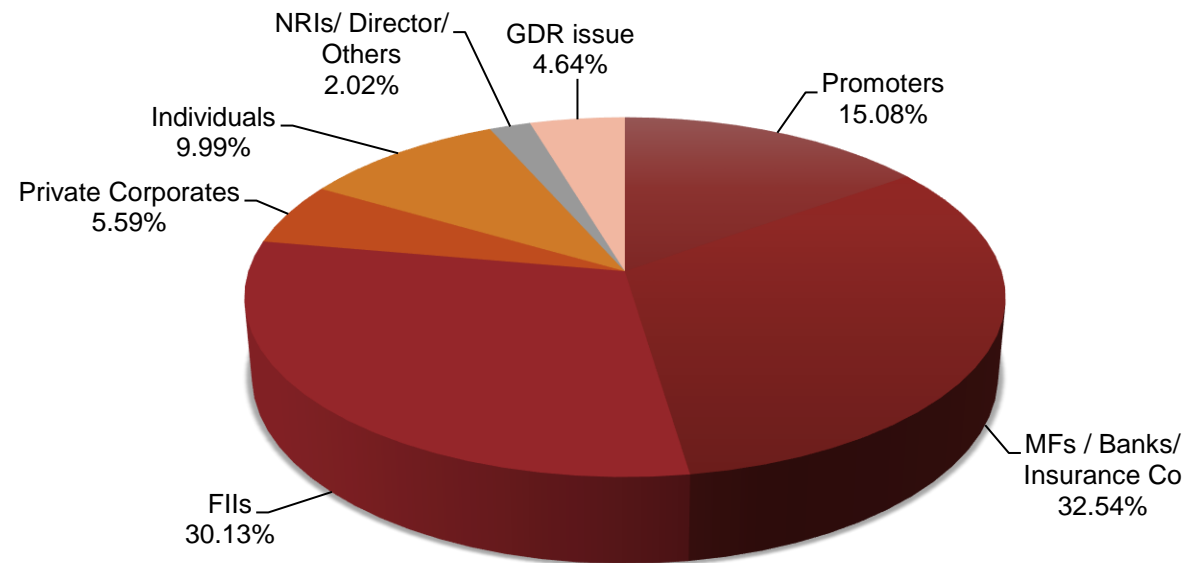


Liquidity Coverage Ratio (%)



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

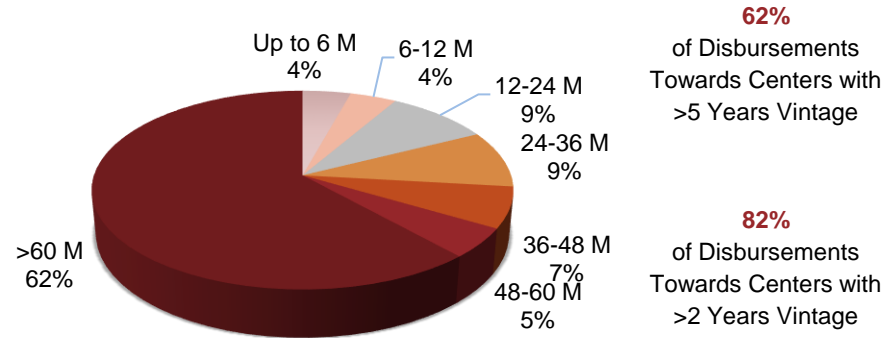


Micro Loans: Additional Disclosures (1/2)

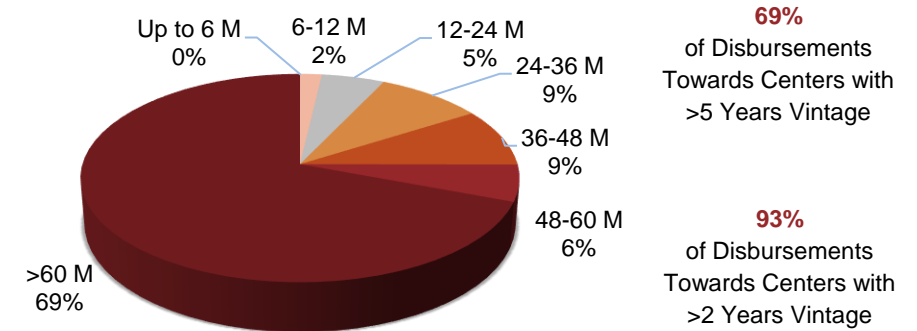


Disbursements Across Centers by Vintage

Cumulative 21M ending Dec-25

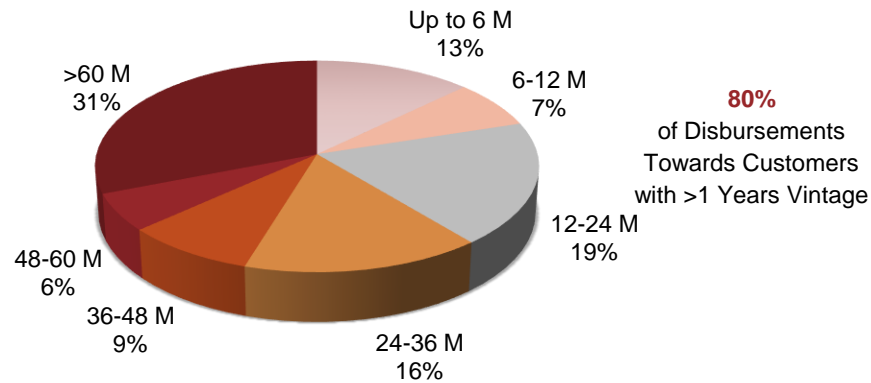


Q3 FY26

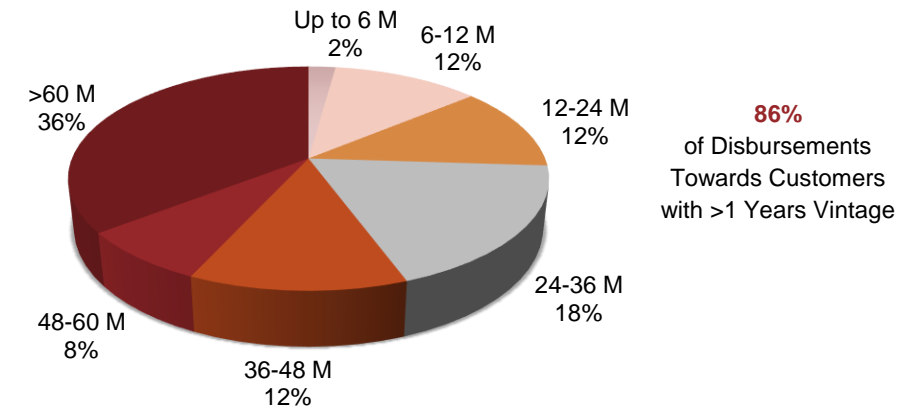


Disbursements Across Customers by Vintage

Cumulative 21M ending Dec-25

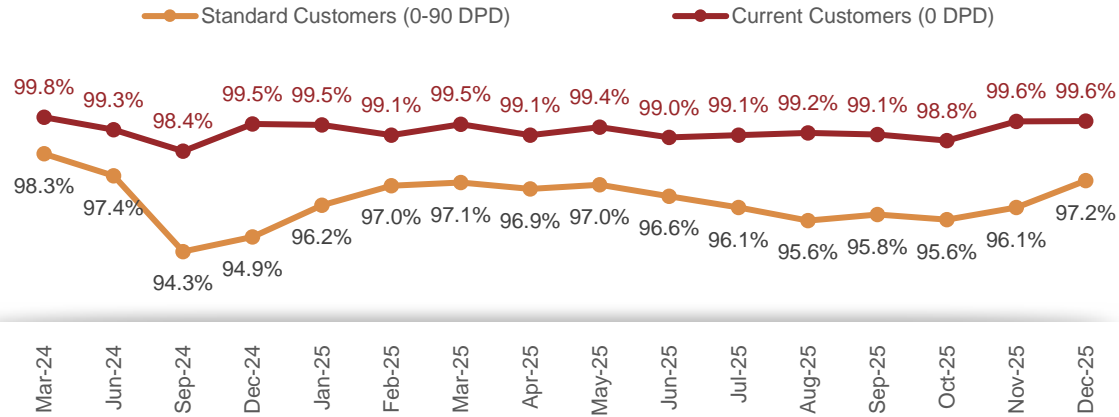


Q3 FY26

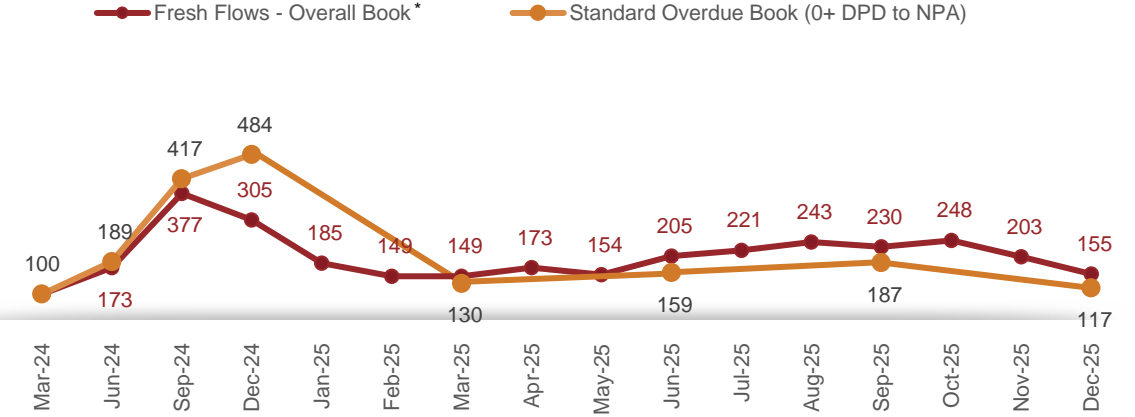


Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

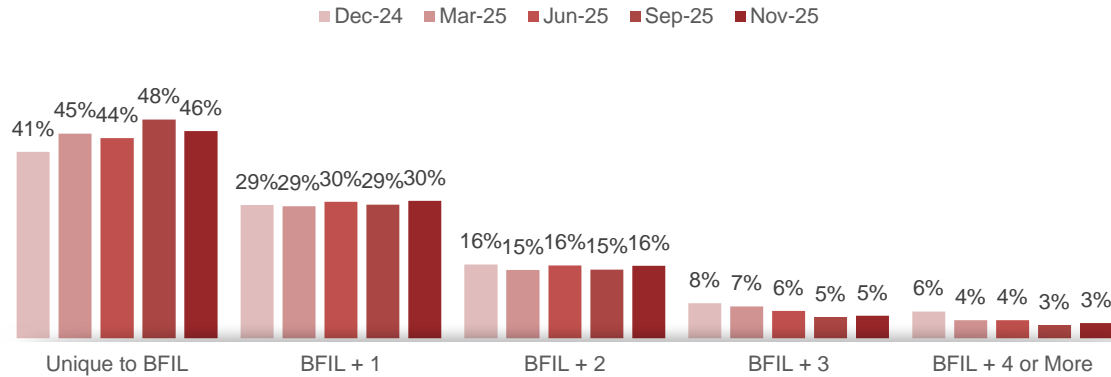


New Stress Formation and Early Stress Bucket (Indexed)

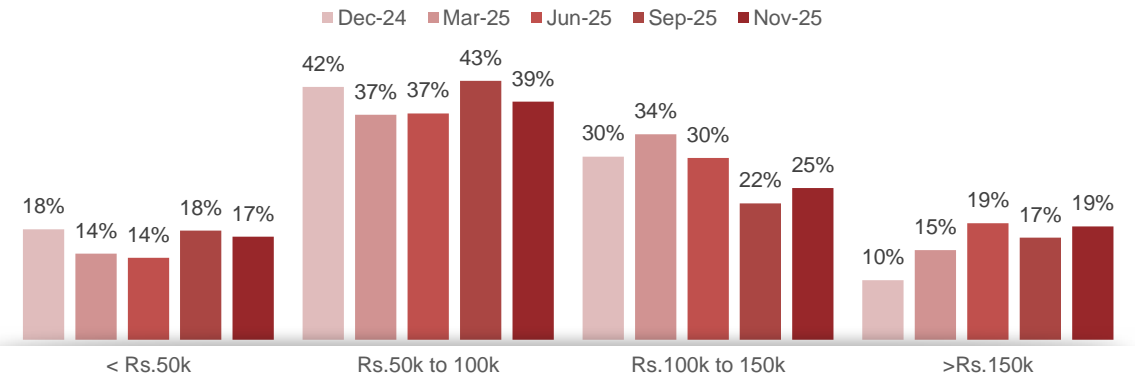


*Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

Portfolio Mix by Number of Lenders (by Value)



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



ESG 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



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 – 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



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."



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