IndusInd Bank

October 23, 2026

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

Madam / Dear Sir,

Sub.: Outcome of the Board Meeting - Unaudited Consolidated and Standalone Financial Results for the quarter and half year ended September 30, 2026

Ref.: Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

In accordance with the Regulations 30, 33 and 52 of SEBI Listing Regulations, we hereby notify that the Board of Directors of the Bank ("the Board"), at its meeting held today i.e. October 23, 2026 in Mumbai, *inter alia,* approved the Unaudited Consolidated and Standalone Financial Results for the quarter and half year ended September 30, 2026.

The Board also took note of the 'Limited Review Report' on the aforesaid Financial Results, issued by the Bank's Joint Statutory Auditors, M/s. Chokshi & Chokshi LLP, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants.

We enclose herewith a copy of the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026, along with the Limited Review Report thereon.

The Board Meeting commenced at 11.25 a.m. (IST). Please note that the Financial Results were approved by the Board at 3:35 p.m. (IST) and thereafter the Board Meeting continued for consideration of the remaining agenda items.

This intimation is also being uploaded on the Bank's website at www.indusind.bank.in.

We request you to take the above information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

ANAND KUMAR DAS
Digitally signed by ANAND KUMAR DAS
Date: 2026.10.23 15:51:51 +05'30'

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

Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji 'B' Bldg., Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai - 400 036 LLP Registration No. AAC-8909	Borkar & Muzumdar Chartered Accountants 21/168, Anand Nagar Om C.H.S., Anand Nagar Lane, Vakola, Santacruz- East, Mumbai - 400 055

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of IndusInd Bank Limited for the quarter and half-year ended September 30, 2026 pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
IndusInd Bank Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of IndusInd Bank Limited (the 'Bank') and its subsidiary (the Bank and its subsidiary together referred to as 'the Group'), and its share of the net profit after tax of its associate for the quarter and half-year ended September 30, 2026 (the 'Statement'), being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'), except for the disclosures relating to consolidated Pillar 3 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 6 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.

2. This Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, is prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25'), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing

specified under section 143(10) and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr. No.	Name of the Entity	Relationship
1	IndusInd Bank Limited	Holding Company
2	Bharat Financial Inclusion Limited	Subsidiary
3	IndusInd Marketing and Financial Services Private Limited	Associate

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

6. We did not review the interim financial results of one subsidiary included in the Statement, whose interim financial results reflect total assets of Rs.95,844 lakhs (before consolidation adjustments) as at September 30, 2026, total revenues of Rs. 64,453 lakhs and Rs.1,22,816 lakhs (before consolidation adjustments) and total net profit after tax/(loss) of Rs.6,571 lakhs and Rs.10,024 lakhs (before consolidation adjustments) for the quarter and half-year ended September 30, 2026 respectively and cash flows (net) of Rs. (2,038) lakhs for the half year ended September 30, 2026 as considered in the Statement. The Statement also includes the Group's share of net profit after tax of Rs. 1 lakh and Rs.4 lakhs for the quarter and half-year ended September 30, 2026 as considered in the Statement, in respect of one associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors, whose reports have been furnished to us by the Management of the Bank and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary and associate, is based solely on the reports of

the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement is not modified in respect of the above matter.

For Chokshi & Chokshi LLP
Chartered Accountants
ICAI Firm's Registration No. 101872W / W100045

Vineet Saxena
Partner
ICAI Membership No. 100770
UDIN:26100770KUWYCK7893

Place: Mumbai
Date: October 23, 2026

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

For Borkar & Muzumdar
Chartered Accountants
ICAI Firm's Registration No. 101569W

Brijmohan Agarwal
Partner
ICAI Membership No. 033254
UDIN:26033254NRCVJF8595

Place: Mumbai
Date: October 23, 2026

Borkar & Muzumdar FRN 101569W Chartered Accountants

IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Unaudited Consolidated Financial Results for the quarter and half-year ended September 30, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 30.09.2026 (unaudited)	Quarter ended 30.06.2026 (unaudited)	Quarter ended 30.09.2025 (unaudited)	Half year ended 30.09.2026 (unaudited)	Half year ended 30.09.2025 (unaudited)	Year ended 31.03.2026 (audited)
1.	Interest Earned (i)+(ii)+(iii)+(iv)	1179598	1130994	1160863	2310592	2387251	4625081
(i)	Interest / Discount on Advances / Bills	930537	867710	919362	1798247	1884418	3638045
(ii)	Income on Investments	189983	189796	195453	379779	384890	791039
(iii)	Interest on balances with Reserve Bank of India and other inter-bank funds	41377	27091	39038	68468	96268	136493
(iv)	Others	17701	46397	7010	64098	21675	59504
2.	Other Income	224793	178653	165128	403446	380820	722906
3.	**Total Income (1+2)**	**1404391**	**1309647**	**1325991**	**2714038**	**2768071**	**5347987**
4.	Interest Expended	722653	662522	719926	1385175	1482332	2826849
5.	Operating Expenses (i)+(ii)	394293	369780	401331	764073	824273	1603184
(i)	Employees Cost	180314	179173	166411	359487	346938	709122
(ii)	Other Operating Expenses	213979	190607	234920	404586	477335	894062
6.	**Total Expenditure Excluding Provisions and Contingencies (4+5)**	**1116946**	**1032302**	**1121257**	**2149248**	**2306605**	**4430033**
7.	**Operating Profit before Provisions and Contingencies (3-6)**	**287445**	**277345**	**204734**	**564790**	**461466**	**917954**
8.	Provisions (other than tax) and Contingencies	122263	138430	263119	260693	439118	796908
9.	Exceptional items	-	-	-		-	-
10.	**Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)**	**165182**	**138915**	**(58385)**	**304097**	**22348**	**121046**
11.	Tax Expense	41004	35213	(14691)	76217	5637	32127
12.	**Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)**	**124178**	**103702**	**(43694)**	**227880**	**16711**	**88919**
13.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14.	**Net Profit (+) / Loss (-) before share of Associate (12-13)**	**124178**	**103702**	**(43694)**	**227880**	**16711**	**88919**
15	Share in profit/(loss) of Associate	1	3	6	4	8	15
16	**Net Profit (+) / Loss (-) for the period (14+15)**	**124179**	**103705**	**(43688)**	**227884**	**16719**	**88934**
17	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77914	77913	77908	77914	77908	77911
18.	Reserves excluding revaluation reserves						6468949
19.	**Analytical Ratios**						
(i)	Percentage of shares held by Government of India		-	-		-	-
(ii)	Capital Adequacy Ratio (%) - Basel III	16.59	17.15	17.10	16.59	17.10	17.48
(a)	CET 1 Ratio	15.55	16.10	15.88	15.55	15.88	16.20
(iii)	**Earnings per share (EPS) - (Basic and Diluted) (Rs.)**						
(a)	Basic EPS for the period/year before Extraordinary items (not annualized)	15.94	13.31	(5.61)	29.25	2.15	11.42
	Diluted EPS for the period/year before Extraordinary items (not annualized)	15.93	13.31	(5.61)	29.24	2.15	11.41
(b)	Basic EPS for the period/year after Extraordinary items (not annualized)	15.94	13.31	(5.61)	29.25	2.15	11.42
	Diluted EPS for the period/year after Extraordinary items (not annualized)	15.93	13.31	(5.61)	29.24	2.15	11.41
(iv)	**NPA Ratios**						
(a)	Gross NPA	1010565	1084868	1205775	1010565	1205775	1109535
	Net NPA	301242	310054	339937	301242	339937	316938
(b)	Gross NPA (%)	2.73	3.25	3.60	2.73	3.60	3.43
	Net NPA (%)	0.83	0.95	1.04	0.83	1.04	1.00
(v)	Return on Assets (%) (annualized)	0.87	0.78	(0.33)	0.82	0.06	0.17
(vi)	Net Worth (Refer Note 9 a)	6598511	6479825	6252399	6598511	6252399	6286698
(vii)	Outstanding Redeemable Preference Shares	-	-	-		-	-
(viii)	Capital Redemption Reserve	-	-	-		-	-
(ix)	Debt Equity Ratio (Refer Note 9 b)	0.35	0.44	0.50	0.35	0.50	0.48
(x)	Total Debt to Total Assets (Refer Note 9 c)	0.09	0.08	0.09	0.09	0.09	0.08

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

Unaudited Consolidated Balance Sheet

(Rs. in lakhs)

Particulars	As at 30.09.2026 (unaudited)	As at 30.09.2025 (unaudited)	As at 31.03.2026 (audited)
CAPITAL AND LIABILITIES			
Capital	77914	77908	77911
Employee Stock Options Outstanding	13651	15307	15117
Reserves and Surplus	6700555	6412612	6480935
Deposits	42883190	38960008	39993076
Borrowings	5378091	4535030	4278919
Other Liabilities and Provisions	2961437	2748111	3493434
Total	**58014838**	**52748976**	**54339392**
ASSETS			
Cash and Balances with Reserve Bank of India	1807334	2558460	2994563
Balances with Banks and Money at Call and Short Notice	4486222	1419326	1898672
Investments	10639116	12400751	12500705
Advances	36310434	32588067	31587139
Fixed Assets	251777	257781	254591
Other Assets	4519955	3524591	5103722
Total	**58014838**	**52748976**	**54339392**

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

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INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Consolidated Cash Flow Statement for the half-year ended September 30, 2026

(Rs. in lakhs)

	Particulars	Half year ended 30.09.2026 (unaudited)	Half year ended 30.09.2025 (unaudited)	Year ended 31.03.2026 (audited)
1	**Cash flows from operating activities**			
	Net Profit before taxation	**304097**	**22348**	**121046**
	Adjustments for :			
	Depreciation on Fixed assets	28723	27988	56388
	Depreciation on Investments	8621	25199	21003
	Employees Stock Option expenses	1069	1245	2240
	Loan Loss and Other Provisions	252124	414756	786832
	Amortisation of premium on investments	14043	15183	31424
	Loss on sale of fixed assets	448	83	160
	Share in current period profit of Associate	4	8	15
	Operating Profit before Working Capital changes	**609129**	**506810**	**1019108**
	Adjustments for :			
	(Increase)/Decrease in Advances	(4950153)	1504240	2131099
	(Increase)/Decrease in Investments	1838375	(994860)	(1118312)
	(Increase) / Decrease in Other Assets	659458	(230809)	(1841978)
	Increase / (Decrease) in Deposits	2890114	(2126219)	(1093151)
	Increase / (Decrease) in Other Liabilities	(557070)	272351	1019669
	Cash generated from / (used in) Operations	**489853**	**(1068487)**	**116435**
	Direct Taxes paid (net of refunds)	(151794)	(23429)	(17146)
	Net Cash generated from / (used in) Operating Activities	**338059**	**(1091916)**	**99289**
2	**Cash flows from investing activities**			
	Purchase of Fixed Assets (including WIP)	(28362)	(37182)	(69191)
	Proceeds from sale of Fixed Assets	1698	967	5818
	Net Cash generated from / (used in) Investing Activities	**(26664)**	**(36215)**	**(63373)**
3	**Cash flows from financing activities**			
	Proceeds from issue of equity shares (net of issue expenses)	193	111	260
	Dividends paid	(11687)	-	-
	Increase / (Decrease) in Borrowings	1099172	(835325)	(1091437)
	Net Cash generated from / (used in) Financing Activities	**1087678**	**(835214)**	**(1091177)**
4	Effect of foreign currency translation reserve	1248	3582	10947
5	**Net increase / (decrease) in cash and cash equivalents (1+2+3+4)**	**1400321**	**(1959763)**	**(1044314)**
6	**Cash and cash equivalents at beginning of period / year**	**4893235**	**5937549**	**5937549**
7	**Cash and cash equivalents at end of period / year (5+6)**	**6293556**	**3977786**	**4893235**

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Segment Reporting for the quarter and half year ended September 30, 2026

Business Segments: **Rs. in lakhs**

	Consolidated					
Particulars	**Quarter ended 30.09.2026 (unaudited)**	**Quarter ended 30.06.2026 (Unaudited)**	**Quarter ended 30.09.2025 (unaudited)**	**Half year ended 30.09.2026 (unaudited)**	**Half year ended 30.09.2025 (unaudited)**	**Year ended 31.03.2026 (audited)**
(a) Segment Revenue :						
i) Treasury Operations	271213	239152	238623	510365	539482	1029273
ii) Corporate / Wholesale Banking	382790	322772	257645	705562	538680	1083558
iii) Retail Banking	854994	816223	924715	1671217	1873520	3610099
a) Digital Banking	58073	67514	73940	125587	147986	291147
b) Other Retail Banking	796921	748709	850775	1545630	1725534	3318952
iv) Other Banking Business	919	1	1233	920	1609	2414
v) Unallocated	-	28493	-	28493	4483	15647
Total [Items (i) to (v)]	**1509916**	**1406641**	**1422216**	**2916557**	**2957774**	**5740991**
Less : Inter-segment Revenue	105525	96994	96225	202519	189703	393004
Total Income	**1404391**	**1309647**	**1325991**	**2714038**	**2768071**	**5347987**
(b) Segment Results :						
i) Treasury Operations	85962	53741	37170	139703	148886	219758
ii) Corporate / Wholesale Banking	55668	43310	43230	98978	83474	169779
iii) Retail Banking	160397	165771	138498	326168	256845	568745
a) Digital Banking	10804	14350	11458	25154	22263	46713
b) Other Retail Banking	149593	151421	127040	301014	234582	522032
iv) Other Banking Business	171	0	194	171	249	413
v) Unallocated	-	28493	-	28493	-	15647
Total [Items (i) to (v)]	**302198**	**291315**	**219092**	**593513**	**489454**	**974342**
Less: Unallocated Expenses	14753	13970	14358	28723	27988	56388
Operating Profit	**287445**	**277345**	**204734**	**564790**	**461466**	**917954**
Less: Provisions & Contingencies	122263	138430	263119	260693	439118	796908
Net Profit/(Loss) before tax	**165182**	**138915**	**(58385)**	**304097**	**22348**	**121046**
Less: Taxes including Deferred Taxes	41004	35213	(14691)	76217	5637	32127
Extraordinary Profit / Loss	-	-	-	-	-	-
Net Profit before share of associate	**124178**	**103702**	**(43694)**	**227880**	**16711**	**88919**
Add: Share in profit / loss of Associate	1	3	6	4	8	15
Net Profit/(Loss)	**124179**	**103705**	**(43688)**	**227884**	**16719**	**88934**
(c) Other Information :						
Segment Assets						
i) Treasury Operations	13900621	15146114	14564696	13900621	14564696	15762543
ii) Corporate / Wholesale Banking	16386473	12100710	12345669	16386473	12345669	11478539
iii) Retail Banking	24830446	25435444	23256573	24830446	23256573	23653337
a) Digital Banking	837963	883178	973465	837963	973465	910107
b) Other Retail Banking	23992483	24552266	22283108	23992482	22283108	22743230
iv) Other Banking Business	-	-	-	-	-	-
v) Unallocated Assets	2897298	2810302	2582038	2897298	2582038	3444973
Total Assets	**58014838**	**55492570**	**52748976**	**58014838**	**52748976**	**54339392**
Segment Liabilities						
i) Treasury Operations	5433721	4430572	4595198	5433721	4595198	4320005
ii) Corporate / Wholesale Banking	19097965	19895667	11758872	19097965	11758872	18347902
iii) Retail Banking	24197672	21968971	27672240	24197672	27672240	22026418
a) Digital Banking	2749514	3329788	3457149	2749514	3457149	3439850
b) Other Retail Banking	21448158	18639183	24215091	21448158	24215091	18586568
iv) Other Banking Business	-	-	-	-	-	-
v) Unallocated Liabilities	2493360	2514520	2216839	2493360	2216839	3086221
Capital & Other Reserves	6792120	6682840	6505827	6792120	6505827	6558846
Total Liabilities (Including Capital & Reserves)	**58014838**	**55492570**	**52748976**	**58014838**	**52748976**	**54339392**

Notes to Consolidated Segment Results :-

1) Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI.

2) RBI's Master Direction on Financial Statements – Presentation and Disclosures, requires to sub-divide 'Retail banking' into:
(a) Digital Banking (as defined in RBI circular on Establishment of Digital Banking Units dated April 7, 2022) and;
(b) Other Retail Banking segment.
Accordingly, the segmental results for retail banking segment for Q2-2027 is subdivided.

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

IndusInd Bank

Notes:

1 The consolidated financial results (the financial results) represent the financial results of IndusInd Bank Limited ('the Bank'), Bharat Financial Inclusion Limited ('BFIL'), a wholly owned subsidiary, and IndusInd Marketing and Financial Services Private Limited ('IMFS'), an Associate of the Bank (the Group).

2 The Group has applied significant accounting policies in the preparation of these consolidated financial results consistent with those followed in the annual consolidated financial statements for the year ended March 31, 2026. Any relevant circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.

3 The financial results have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets, income-tax and other usual and necessary provisions.

4 The financial results have been reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors at their respective meetings held on October 23, 2026. The above consolidated financial results, for the periods mentioned therein, have been subjected to limited review by the current Joint Statutory Auditors of the Bank (Chokshi & Chokshi LLP, Chartered Accountants and Borkar & Muzumdar, Chartered Accountants) and they have issued an unmodified conclusion in their review report thereon.

5 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the Act) read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the RBI) from time to time (RBI Guidelines) and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), including relevant circulars issued by the SEBI, as amended from time to time.

6 RBI Guidelines on Basel III Capital Regulations require banks to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure along with the publication of financial results. Accordingly, these disclosures have been placed on the website of the Bank which can be accessed at the following link:
https://www.indusind.com/in/en/personal/regulatory-disclosure.html
These disclosures are not subjected to Limited Review by the Joint Statutory Auditors.

7 The Capital Adequacy Ratio is computed on the basis of extant RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding and previous periods is not adjusted to consider the impact of subsequent changes if any, in the guidelines.

8 During the quarter and half year ended September 30, 2026, the Bank has allotted 11,960 shares and 38,620 shares respectively, pursuant to the exercise of stock options by certain employees.

9 a) Networth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 dated November 28, 2025, as amended from time to time.
b) Debt represents borrowing with Residual maturity of more than one year. Equity represents capital and reserve & surplus excluding revaluation reserve, foreign currency translation reserve and deferred tax assets.
c) Total Debt represents total borrowings of the Bank.

10 In terms of Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated May 18, 2026, the Bank has transferred Investment Fluctuation Reserve (IFR) amounting to Rs. 868.24 crore to accumulated balance in Profit & Loss Account during the quarter ended June 30, 2026.

11 Since, the Bank has not issued any secured listed non-convertible debt securities during the quarter and half-year ended September 30, 2026, the disclosure under Regulation 54 of SEBI LODR is not applicable for the said quarter.

12 The Bank has not issued any non-convertible securities during the quarter and half-year ended September 30, 2026 and no issue proceeds are pending for utilisation. Accordingly, disclosures under Regulation 52 (7) and 52 (7A) of SEBI LODR are not applicable for the said quarter.

13 Other income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts previously written off.

14 Previous periods / year figures have been regrouped / reclassified, wherever necessary to conform to current period classification.

Mumbai
October 23, 2026

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

Rajiv Anand
Managing Director & CEO

Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji 'B' Bldg., Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai - 400 036 LLP Registration No. AAC-8909	Borkar & Muzumdar Chartered Accountants 21/168, Anand Nagar Om C.H.S., Anand Nagar Lane, Vakola, Santacruz- East, Mumbai - 400 055

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of IndusInd Bank Limited for the quarter and half-year ended September 30, 2026 pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
IndusInd Bank Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of IndusInd Bank Limited (the 'Bank') for the quarter and half-year ended September 30, 2026 (the 'Statement') being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations'), except for the disclosures relating to Pillar 3 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 10 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.

2. This Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, is prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25') prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines'), other recognised accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

For Chokshi & Chokshi LLP
Chartered Accountants
ICAI Firm's Registration No. 101872W / W100045

Vineet Saxena
Partner
ICAI Membership No. 100770
UDIN: 26100770SXTJPA2764

Place: Mumbai
Date: October 23, 2026

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

For Borkar & Muzumdar
Chartered Accountants
ICAI Firm's Registration No. 101569W

Brijmohan Agarwal
Partner
ICAI Membership No. 033254
UDIN: 26033254TQHXCA9785

Place: Mumbai
Date: October 23, 2026

Borkar & Muzumdar FRN 101569W Chartered Accountants

IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Unaudited Standalone Financial Results for the quarter and half-year ended September 30, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 30.09.2026 (unaudited)	Quarter ended 30.06.2026 (unaudited)	Quarter ended 30.09.2025 (unaudited)	Half year ended 30.09.2026 (unaudited)	Half year ended 30.09.2025 (unaudited)	Year ended 31.03.2026 (audited)
1.	Interest Earned (i)+(ii)+(iii)+(iv)	1179598	1130994	1160863	2310592	2387251	4625081
(i)	Interest / Discount on Advances / Bills	930537	867710	919362	1798247	1884418	3638045
(ii)	Income on Investments	189983	189796	195453	379779	384890	791039
(iii)	Interest on balances with Reserve Bank of India and other inter-bank funds	41377	27091	39038	68468	96268	136493
(iv)	Others	17701	46397	7010	64098	21675	59504
2.	Other Income	224681	178536	164796	403217	380420	721706
3.	**Total Income (1+2)**	**1404279**	**1309530**	**1325659**	**2713809**	**2767671**	**5346787**
4.	Interest Expended	722653	662522	719926	1385175	1482332	2826849
5.	Operating Expenses (i)+(ii)	403822	378692	402933	782514	817323	1599717
(i)	Employees Cost	137540	137070	126714	274610	256291	539172
(ii)	Other Operating Expenses	266282	241622	276219	507904	561032	1060545
6.	**Total Expenditure Excluding Provisions and Contingencies (4+5)**	**1126475**	**1041214**	**1122859**	**2167689**	**2299655**	**4426566**
7.	**Operating Profit before Provisions and Contingencies (3-6)**	**277804**	**268316**	**202800**	**546120**	**468016**	**920221**
8.	Provisions (other than tax) and Contingencies	121624	133992	262238	255616	436016	793310
9.	Exceptional items	-	-	-	-	-	-
10.	**Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)**	**156180**	**134324**	**(59438)**	**290504**	**32000**	**126911**
11.	Tax Expense	38574	34074	(14959)	72648	8054	33578
12.	**Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)**	**117606**	**100250**	**(44479)**	**217856**	**23946**	**93333**
13.	Extraordinary items (net of tax expense)	-	-	-		-	-
14.	**Net Profit (+) / Loss (-) for the period (12-13)**	**117606**	**100250**	**(44479)**	**217856**	**23946**	**93333**
15.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77914	77913	77908	77914	77908	77911
16.	Reserves excluding revaluation reserves						6439039
17.	**Analytical Ratios**						
(i)	Percentage of shares held by Government of India	-	-	-	-	-	-
(ii)	Capital Adequacy Ratio (%) - Basel III	16.59	17.15	17.10	16.59	17.10	17.48
(a)	CET 1 Ratio	15.55	16.10	15.88	15.55	15.88	16.20
(iii)	**Earnings per share (EPS) - (Basic and Diluted) (Rs.)**						
(a)	Basic EPS for the period/year before Extraordinary items (not annualized)	15.10	12.87	(5.71)	27.96	3.07	11.98
	Diluted EPS for the period/year before Extraordinary items (not annualized)	15.09	12.86	(5.71)	27.95	3.07	11.98
(b)	Basic EPS for the period/year after Extraordinary items (not annualized)	15.10	12.87	(5.71)	27.96	3.07	11.98
	Diluted EPS for the period/year after Extraordinary items (not annualized)	15.09	12.86	(5.71)	27.95	3.07	11.98
(iv)	**NPA Ratios**						
(a)	Gross NPA	1010565	1084868	1205775	1010565	1205775	1109535
	Net NPA	301242	310054	339937	301242	339937	316938
(b)	Gross NPA (%)	2.73	3.25	3.60	2.73	3.60	3.43
	Net NPA (%)	0.83	0.95	1.04	0.83	1.04	1.00
(v)	Return on Assets (%) (annualized)	0.82	0.75	(0.33)	0.79	0.09	0.18
(vi)	Net Worth (Refer Note 12 a)	6563618	6453936	6234894	6563618	6234894	6265402
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-	-
(ix)	Debt Equity Ratio (Refer Note 12 b)	0.35	0.44	0.50	0.35	0.50	0.48
(x)	Total Debt to Total Assets (Refer Note 12 c)	0.09	0.08	0.09	0.09	0.09	0.08

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

IndusInd Bank

Unaudited Standalone Balance Sheet

(Rs. in lakhs)

Particulars	As at 30.09.2026 (unaudited)	As at 30.09.2025 (unaudited)	As at 31.03.2026 (audited)
CAPITAL AND LIABILITIES			
Capital	77914	77908	77911
Employee Stock Options Outstanding	13651	15307	15117
Reserves and Surplus	6660617	6385527	6451025
Deposits	42903799	38978736	40017375
Borrowings	5378091	4535030	4278919
Other Liabilities and Provisions	2960124	2743789	3501559
Total	**57994196**	**52736297**	**54341906**
ASSETS			
Cash and Balances with Reserve Bank of India	1799139	2551981	2987537
Balances with Banks and Money at Call and Short Notice	4478483	1410726	1891417
Investments	10643106	12404751	12504698
Advances	36310434	32588067	31587139
Fixed Assets	242782	244516	243825
Other Assets	4520252	3536256	5127290
Total	**57994196**	**52736297**	**54341906**

CHOKSHI & CHOKSHI LLP FRN 101872W/ W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Standalone Cash Flow Statement for the half-year ended September 30, 2026

(Rs. in lakhs)

	Particulars	Half year ended 30.09.2026 (unaudited)	Half year ended 30.09.2025 (unaudited)	Year ended 31.03.2026 (audited)
1	**Cash flows from operating activities**			
	Net Profit before taxation	**290504**	**32000**	**126911**
	Adjustments for :			
	Depreciation on Fixed assets	26698	25452	51608
	Depreciation on Investments	8621	25199	21003
	Employees Stock Option expenses	1069	1245	2240
	Loan Loss and Other Provisions	247047	411654	783730
	Amortisation of premium on investments	14043	15183	31426
	Loss on sale of fixed assets	448	112	208
	Operating Profit before Working Capital changes	**588430**	**510845**	**1017126**
	Adjustments for :			
	(Increase)/Decrease in Advances	(4950153)	1504240	2131099
	(Increase)/Decrease in Investments	1838379	(994852)	(1118297)
	(Increase) / Decrease in Other Assets	681964	(227947)	(1850053)
	Increase / (Decrease) in Deposits	2886424	(2129078)	(1090439)
	Increase / (Decrease) in Other Liabilities	(561432)	267276	1027038
	Cash generated from / (used in) Operations	**483612**	**(1069516)**	**116474**
	Direct Taxes paid (net of refunds)	(147460)	(18219)	(11937)
	Net Cash generated from / (used in) Operating Activities	**336152**	**(1087735)**	**104537**
2	**Cash flows from investing activities**			
	Purchase of Fixed Assets (including WIP)	(27606)	(35060)	(63415)
	Proceeds from sale of Fixed Assets	1196	557	1485
	Net Cash generated from / (used in) Investing Activities	**(26410)**	**(34503)**	**(61930)**
3	**Cash flows from financing activities**			
	Proceeds from issue of equity shares (net of issue expenses)	193	111	260
	Dividends paid	(11687)	-	-
	Increase / (Decrease) in Borrowings	1099172	(835325)	(1091437)
	Net Cash generated from / (used in) Financing Activities	**1087678**	**(835214)**	**(1091177)**
4	Effect of foreign currency translation reserve	1248	3582	10947
5	**Net increase / (decrease) in cash and cash equivalents (1+2+3+4)**	**1398668**	**(1953870)**	**(1037623)**
6	**Cash and cash equivalents at beginning of period / year**	**4878954**	**5916577**	**5916577**
7	**Cash and cash equivalents at end of period / year (5+6)**	**6277622**	**3962707**	**4878954**

CHOKSHI & CHOKSHI LLP FRN 101872W W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Segment Reporting for the quarter and half year ended September 30, 2026

Business Segments: **Rs. in lakhs**

	Standalone					
Particulars	**Quarter ended 30.09.2026 (unaudited)**	**Quarter ended 30.06.2026 (unaudited)**	**Quarter ended 30.09.2025 (unaudited)**	**Half year ended 30.09.2026 (unaudited)**	**Half year ended 30.09.2025 (unaudited)**	**Year ended 31.03.2026 (audited)**
(a) Segment Revenue :						
i) Treasury Operations	271213	239152	238623	510365	539482	1029273
ii) Corporate / Wholesale Banking	382790	322772	257645	705562	538680	1083558
iii) Retail Banking :	854882	816106	924383	1670988	1873120	3608899
a) Digital Banking	58073	67514	73941	125587	147986	291147
b) Other Retail Banking	796809	748592	850442	1545401	1725134	3317752
iv) Other Banking Business	919	1	1233	920	1609	2414
v) Unallocated	-	28493	-	28493	4,483	15647
Total [Items (i) to (v)]	**1509804**	**1406524**	**1421884**	**2916328**	**2957374**	**5739791**
Less : Inter-segment Revenue	105525	96994	96225	202519	189703	393004
Total Income	**1404279**	**1309530**	**1325659**	**2713809**	**2767671**	**5346787**
(b) Segment Results :						
i) Treasury Operations	85962	53741	37170	139703	148886	219758
ii) Corporate / Wholesale Banking	55668	43310	43230	98978	83474	169779
iii) Retail Banking	149777	155696	135289	305473	260859	566233
a) Digital Banking	10804	14350	11458	25154	22263	46713
b) Other Retail Banking	138973	141346	123831	280319	238596	519520
iv) Other Banking Business	171	0	194	171	249	413
v) Unallocated	-	28493	-	28493	-	15647
Total [Items (i) to (v)]	**291578**	**281240**	**215882**	**572818**	**493468**	**971830**
Less: Unallocated Expenses	13774	12924	13082	26698	25452	51609
Operating Profit	**277804**	**268316**	**202800**	**546120**	**468016**	**920221**
Less: Provisions & Contingencies	121624	133992	262238	255616	436016	793310
Net Profit/(Loss) before tax	**156180**	**134324**	**(59438)**	**290504**	**32000**	**126911**
Less: Taxes including Deferred Taxes	38574	34074	(14959)	72648	8054	33578
Extraordinary Profit / Loss	-	-	-	-	-	-
Net Profit/(Loss)	**117606**	**100250**	**(44479)**	**217856**	**23946**	**93333**
(c) Other Information :						
Segment Assets						
i) Treasury Operations	13904610	15150105	14568696	13904610	14568696	15766537
ii) Corporate / Wholesale Banking	16386473	12100710	12345668	16386473	12345668	11478539
iii) Retail Banking	24805815	25419663	23239895	24805815	23239895	23651857
a) Digital Banking	837963	883178	973465	837963	973465	910107
b) Other Retail Banking	23967852	24536485	22266430	23967852	22266430	22741750
iv) Other Banking Business	-	-	-	-	-	-
v) Unallocated Assets	2897298	2810302	2582038	2897298	2582038	3444973
Total Assets	**57994196**	**55480780**	**52736297**	**57994196**	**52736297**	**54341906**
Segment Liabilities						
i) Treasury Operations	5433721	4430572	4595198	5433721	4595198	4320005
ii) Corporate / Wholesale Banking	19097964	19895667	11758872	19097964	11758872	18347902
iii) Retail Banking	24216969	21990546	27686646	24216969	27686646	22058842
a) Digital Banking	2749514	3329788	3457149	2749514	3457149	3439850
b) Other Retail Banking	21467455	18660758	24229497	21467455	24229497	18618992
iv) Other Banking Business	-	-				-
v) Unallocated Liabilities	2493360	2514520	2216839	2493360	2216839	3086221
Capital & Other Reserves	6752182	6649475	6478742	6752182	6478742	6528936
Total Liabilities (Including Capital & Reserves)	**57994196**	**55480780**	**52736297**	**57994196**	**52736297**	**54341906**

Notes to Standalone Segment Results :-

1) Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI.

2) RBI's Master Direction on Financial Statements – Presentation and Disclosures, requires to sub-divide 'Retail banking' into:
(a) Digital Banking (as defined in RBI circular on Establishment of Digital Banking Units dated April 7, 2022) and;
(b) Other Retail Banking segment.
Accordingly, the segmental results for retail banking segment for Q2-2027 is subdivided.

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE MUMBAI

Notes:

1 The Bank has applied its significant accounting policies in the preparation of the standalone financial results for the quarter ended and half year ended September 30, 2026 ('the financial results'), which are consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any relevant circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.

2 The financial results have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets, income-tax and other usual and necessary provisions.

3 The financial results have been reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors at their respective meetings held on October 23, 2026. The above standalone financial results, for the periods mentioned therein, have been subjected to limited review by the current Joint Statutory Auditors of the Bank (Chokshi & Chokshi LLP, Chartered Accountants and Borkar & Muzumdar, Chartered Accountants) and they have issued an unmodified conclusion in their review report thereon.

4 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the Act) read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the RBI) from time to time (RBI Guidelines) and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), including relevant circulars issued by the SEBI, as amended from time to time.

5 Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2026 are given below:

(Rs. in crores)

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of the previous half year (as on 31 March 2026) (A)	Of (A), aggregate debt that slipped into NPA during the half year *	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year $	Exposure accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year (as on 30 September 2026)
(i) Personal Loans	24.38	0.93	0.19	2.90	20.55
(ii) Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
(iii) Others	55.38	5.06	2.00	7.25	43.07
Total	**79.76**	**5.99**	**2.19**	**10.15**	**63.62**

* Includes cases slipped to NPA and subsequently written off during the half year.
$ Amount paid by the borrower during the half year is net movement in the borrower account including additions due to interest capitalisation (if any).
Exposure in above table represents Fund and Non Fund Based credit exposure.

6 Details of loan transferred / acquired during the quarter ended September 30, 2026 under Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

(i) Details of loans not in default acquired during the quarter ended September 30, 2026 are given below:

Mode of Acquisition	Assignment Cum Novation
Aggregate amount of loans acquired (Rs. in crores)	1,423.47
Weighted average residual maturity (in years)	2.57
Weighted average holding period by originator (in years)	0.56
Retention of beneficial economic interest by the originator	10%
Tangible security coverage*	100%
Rating wise distribution of loans acquired by value	
External Rating	-
Unrated	100%

*Unsecured loan amounting to Rs.153.47 crores acquired out of Rs.1,423.47 crores

Mode of Acquisition	Assignment Cum Novation
Aggregate amount of loans acquired (Rs. in crores)	250.00
Weighted average residual maturity (in years)	6.72
Weighted average holding period by originator (in years)	0.29
Retention of beneficial economic interest by the originator	-
Tangible security coverage	100%
Rating wise distribution of loans acquired by value	
External Rating	
Unrated	100%

CHOKSHI & CHOKSHI LLP FRN 101872W/ W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

(ii) Details of loans not in default transferred during the quarter ended September 30, 2026 are given below:

Mode of Acquisition	Assignment Cum Novation
Aggregate amount of loans transferred (Rs. in crores)	635.75
Weighted average residual maturity (in years)	9.87
Weighted average holding period (in years)	0.04
Retention of beneficial economic interest	Nil
Tangible security coverage	100%
Rating wise distribution of loans acquired by value	
External Rating	
CARE AA-	44%
Unrated	56%

(iii) Details of Non-performing accounts transferred during the quarter ended September 30, 2026.

(Rs. in crores except number of accounts)

Particulars	**To Asset Reconstruction Companies (ARCs)**	**To Permitted transferees**	**To other transferees**
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred (in years)	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years *	19.85	-	-

* Includes upside received in all trusts and amount realised in the written-off trusts.

(iv) Details on recovery ratings assigned for Security Receipts as on September 30, 2026:

Recovery Rating	**Anticipated recovery as per recovery rating**	**Gross Book Value (Rs. in crores)**
RR1	100%-150%	39.67
RR2	75%-100%	539.59
RR3	50%-75%	327.35
RR4	25%-50%	293.32
RR5	0%-25%	141.15
Unrated	0%	-
Total		**1,341.08**

7 Details of projects under implementation for the quarter ended September 30, 2026, as required under Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

Sr. No.	**Item Description**	**No. of accounts**	**Total outstanding (Rs. in crores)[4]**
1	Projects under implementation accounts at the beginning of the quarter[1]	269	10,606.14
2	Projects under implementation accounts sanctioned during the quarter[2]	37	768.27
3	Projects under implementation accounts where DCCO has been achieved during the quarter[3]	55	481.95
4	Projects under implementation accounts at the end of the quarter (1+2-3)	251	11,075.31[5]
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	19	650.23
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	18	611.47
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	1	38.76
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

1. Includes NPA accounts.
2. Includes 19 accounts disbursed to the exisiting projects under implementation, during the quarter.
3. Includes 46 accounts closed during the quarter.
4. Represents loans and advances net of provision.
5. Excludes movement of Rs. 182.85 crore during the quarter ended September 30, 2026 in projects under implementation accounts existing at the beginning of the quarter.

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

INDUSIND BANK LIMITED CORPORATE OFFICE

IndusInd Bank

8 The following table set forth, for the period indicated, necessary details of Co-Lending Agreements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025

(Rs. in crores, except percentages)

Sr. No.	Particulars	At September 30, 2026
1	Quantum of CLAs	
	-Number of CLA partners (No)	4
	-Number of outstanding cases (No)	25,170
	-Amount of Gross Outstanding (Rs)	134.69[1]
2	Weightage Average rate of interest (%)	10.24%
3	Fees paid during the quarter	-
4	Broad Sectors in which CLA was made	Micro Finance and Gold Loans
5	Performance of loans under CLA	
	-Standard loans	115.40
	-Non-performing loans	19.29
6	Details related to default loss guaranteed, if any	5.08

1. Net of write-off.

9 During the quarter and half year ended September 30, 2026, the Bank has allotted 11,960 shares and 38,620 shares respectively, pursuant to the exercise of stock options by certain employees.

10 RBI Guidelines on Basel III Capital Regulations require banks to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure along with the publication of financial results. Accordingly, these disclosures have been placed on the website of the Bank which can be accessed at the following link:
https://www.indusind.com/in/en/personal/regulatory-disclosure.html
These disclosures are not subjected to Limited Review by the Joint Statutory Auditors.

11 The Capital Adequacy Ratio is computed on the basis of extant RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding and previous periods is not adjusted to consider the impact of subsequent changes if any, in the guidelines.

12 a) Networth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 dated November 28, 2025, as amended from time to time.

b) Debt represents borrowing with Residual maturity of more than one year. Equity represents capital and reserve & surplus excluding revaluation reserve, foreign currency translation reserve and deferred tax assets.

c) Total Debt represents total borrowings of the Bank.

13 In terms of Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated May 18, 2026, the Bank has transferred Investment Fluctuation Reserve (IFR) amounting to Rs. 868.24 crore to accumulated balance in Profit & Loss Account during the quarter ended June 30, 2026.

14 Since, the Bank has not issued any secured listed non-convertible debt securities during the quarter and half-year ended September 30, 2026, the disclosure under Regulation 54 of SEBI LODR is not applicable for the said quarter.

15 The Bank has not issued any non-convertible securities during the quarter and half-year ended September 30, 2026 and no issue proceeds are pending for utilisation. Accordingly, disclosures under Regulation 52 (7) and 52 (7A) of SEBI LODR are not applicable for the said quarter.

16 Other income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts previously written off.

17 Previous periods / year figures have been regrouped / reclassified, wherever necessary to conform to current period classification.

Mumbai
October 23, 2026

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

Borkar & Muzumdar FRN 101569W Chartered Accountants

Rajiv Anand
Managing Director & CEO