

## IndusInd Full year Net Profit rises 27% Q-o-Q PAT growth at 25%

### Highlights of the Results

- Net Profit for Q4 FY 2016 is higher at Rs 620.35 crores compared to Rs 581.02 crores of Q3 FY 2016, a growth of 7%.
- Net Interest Margin for Q4 FY 2016 up 3bps at 3.94% compared to 3.91% of Q3 FY 2016.
- Net NPAs stable at for Q4 FY 2016 at 0.36 % compared to 0.33% for Q3 FY 2016.
- Branch network touches 1000 mark.

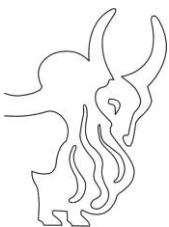
**Mumbai, April 21, 2016:** The Board of Directors of IndusInd Bank Ltd., today approved and adopted its Financial Results for the fourth quarter and full year ended March 31, 2016

### Performance Highlights at a glance:

Particulars	Rs. in crores					
	Q4 FY16	Q4 FY15	YoY growth (%)	12 month FY 16	12 month FY 15	YoY growth (%)
Net Profit	620.35	495.27	↑ 25	2,286.45	1,793.72	↑ 27
Net Interest Income	1,268.21	925.14	↑ 37	4,516.57	3,420.28	↑ 32
Total Non-interest income	912.80	699.11	↑ 31	3,296.95	2,548.00	↑ 29
Basic EPS (Rs) (Not annualised)	10.43	9.36	-	39.68	33.99	-

### Key Ratios

Particulars	Q4 FY16	Q4 FY15	Q3FY16	12 month FY 16	12 month FY 15
Net Interest Margin (NIM)	3.94%	3.68%	3.91%	3.81%	3.65%
Return on Assets (RoA)	1.90%	1.91%	1.92%	1.91%	1.90%
Net NPA	0.36%	0.31%	0.33%	0.36%	0.31%
Capital Adequacy Ratio (CAR)	15.50%	12.09%	16.43%	15.50%	12.09%



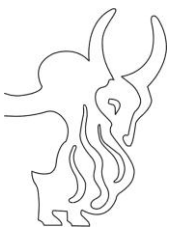
## Performance highlights for the Quarter ended March 31, 2016 are:

- Net Profit for the quarter was Rs. 620.35 crores as against Rs. 495.27 crores in the corresponding quarter of the previous year, showing a growth of 25 %
- Net Interest Income (NII) was Rs. 1,268.21 crores as against Rs. 925.14 crores in the corresponding quarter of the previous year, registering a growth of 37%
- Net Interest Margin (NIM) for the current quarter was 3.94 % as against 3.68 % in the corresponding quarter of previous year.
- Non-Interest Income grew by 31 % to Rs.912.80 crores as against Rs.699.11 crores in the corresponding quarter of the previous year
- CASA (Current Accounts- Savings Accounts) Ratio rises to 35.19%

## Performance highlights for the 12-month period ended March 31, 2016 are:

- Net Profit was Rs. 2,286.45 crores as against Rs. 1,793.72 crores in the corresponding period of the previous year, up 27%
- Net Interest Income was Rs. 4,516.57 crores as compared to Rs. 3,420.28 crores in the corresponding period of the previous year, up 32%
- Total Non-interest income was Rs. 3,296.95 crores as compared to Rs.2,548.00 crores in the corresponding period of the previous year, an increase by 29%. Core fee income was Rs 2,809.59 crores as against Rs 2,230.79 crores registering a growth of 26%.
- Total Advances were at Rs. 88,419 crores compared to Rs. 68,788 crores in the corresponding period of the previous year registering a growth of 29 %.
- Total Deposits were at Rs. 93,000 crores compared to Rs 74,134 crores in the corresponding period of the previous year registering a growth of 25 %.
- Gross NPA in current year at 0.87% compared to 0.81% for the corresponding period of the previous year.
- Net NPA in current year stood at 0.36% compared to 0.31% for the corresponding period of the previous year
- Increase in Branch network to 1,000 branches and 1,800 ATMs from 801 branches and 1,487 ATMs for the previous year, spread over 623 geographical locations as on March 31, 2016
- Announces a dividend of 45% as against 40% the previous year.

Commenting on the performance, **Mr. Romesh Sobti**, MD & CEO, **IndusInd Bank** said, “Our profitability and productivity parameters reflect healthy trends. The Bank has delivered a consistent performance through the year. We have continued our focus on partnerships and associations that fit nicely into our strategy of creating scale with profitability in select business segments. Amidst uncertain global sentiment, the outlook on Indian economy looks positive.”



## About IndusInd Bank

IndusInd Bank, which commenced operations in 1994, caters to the needs of both consumer and corporate customers. Its technology platform supports multi-channel delivery capabilities. As on March 31, 2016, IndusInd Bank has 1,000 branches, and 1800 ATMs spread across 623 geographical locations of the country. The Bank also has representative offices in London, Dubai and Abu Dhabi. The Bank believes in driving its business through technology. It enjoys clearing bank status for both major stock exchanges - BSE and NSE - and major commodity exchanges in the country, including MCX, NCDEX, and NMCE. IndusInd Bank on April 1, 2013 was included in the NIFTY 50 benchmark index. Recently, IndusInd Bank ranked 13th amongst the Top 50 Most Valuable Indian Brands 2015 as per the BrandZ Top 50 rankings powered by WPP and Millward Brown.

## Ratings:

- ICRA AA+ for Lower Tier II subordinate debt program by ICRA
- ICRA AA for Upper Tier II subordinate debt program by ICRA
- CRISIL A1+ for certificate of deposit program by CRISIL
- IND A1+ for Short Term Debt Instruments by India Ratings and Research
- IND AA+ for Lower Tier II subordinate debt program by India Ratings and Research
- IND AA for Upper Tier II subordinate debt program by India Ratings and Research
- IND AA+ for Senior unsecured bonds program by India Ratings and Research

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