Bandhan Bank Limited
Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502
Email: companysecretary@bandhanbank.com | Website: www.bandhan.bank.in

Ref. No.: BBL/SEC/095/2026-27

July 21, 2026

BSE Limited
Dept. of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
BSE Scrip Code: 541153

National Stock Exchange of India Limited
The Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051
NSE Symbol: BANDHANBNK

Dear Sir/Madam,

Sub.: Outcome of Board Meeting – the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR')

Unaudited Financial Results

1) Pursuant to the provisions of Regulation 33 and other applicable provisions of the SEBI LODR, please be informed that the Board of Directors (the '**Board**') of Bandhan Bank Limited ('**the Bank**'), at its meeting held today, i.e., **Tuesday, July 21, 2026**, has, *inter alia*, considered and approved the Unaudited Financial Results of the Bank, for the quarter (Q1) ended June 30, 2026.

Accordingly, please find enclosed:

i) the Unaudited Financial Results of the Bank, for the quarter (Q1) ended June 30, 2026;

ii) the Limited Review Report, issued by the Joint Statutory Auditors of the Bank, on the aforesaid Unaudited Financial Results; and

iii) A copy of Press Release on the aforesaid Unaudited Financial Results of the Bank.

A copy of Earnings Update Presentation on the aforesaid Financial Results of the Bank is being submitted separately.

Further, please note that the window for trading in securities of the Bank, which was closed for its Designated Persons and their immediate relatives, Auditors and Connected Persons, from July 01, 2026, shall re-open 48 hours after this declaration of the aforesaid Unaudited Financial Results.

Changes in Senior Management

2) This is in reference to the letter bearing Ref. No.: BBL/SEC/074/2026-27 dated June 29, 2026, regarding the resignation of Mr. Rajeev Mantri, Chief Financial Officer ('**CFO**') and Key Managerial Personnel ('**KMP**') of the Bank, with his last working day being September 25, 2026. In this regard, please note that the Board, at its meeting held today, has approved the appointment of Mr. Vinay

Bandhan Bank Limited Kolkata

Bandhan Bank

Jain, as the *(Interim)* CFO and KMP of the Bank, effective September 26, 2026, till March 31, 2027.

Brief Profile of Mr. Vinay Jain

Mr. Vinay Jain, a Chartered Accountant and commerce graduate, is an accomplished finance and banking professional with over two decades of experience across leading global and domestic financial institutions. As Head – Finance & Accounts, since his joining Bandhan Bank in March 2025, he plays a pivotal role in driving financial planning, performance management, strategic business analysis, and value creation initiatives for the Bank. Mr. Jain has held senior leadership positions with organizations, such as, DBS Bank, Citibank, and ICICI Bank, with extensive exposure across India and international markets, including Singapore. Throughout his career, he has demonstrated expertise in business finance, planning and analysis, portfolio management, and strategic decision-making.

3) This is in continuation to the letter bearing Ref. No.: BBL/SEC/212/2025-26, dated February 12, 2026, intimating the appointment of Mr. Prakash E as the Chief of Internal Vigilance ('**CIV**') of the Bank, on an interim basis, with effect from February 24, 2026, for a period of six months or till the date new CIV joins the Bank, whichever is earlier. Please note that the Board, at its meeting held today, has approved the extension of the term of appointment of Mr. Prakash E as the CIV of the Bank, on an interim basis, up to September 30, 2026 or till the date new CIV joins the Bank, whichever is earlier.

Brief Profile of Mr. Prakash E

Mr. Prakash E has an overall experience of around 25 years and had joined the Bank and Vigilance Department on November 21, 2022. His educational qualifications are BSc (Biochemistry) and MSc (Cyber Forensics and Information Technology) from the University of Madras. Prior to joining the Bank, his key experiences have been in Financial Crime Prevention Group at ICICI Bank, as Chief Manager – Global Forensic Audit at Samsung, and as Assistant General Manager – Special Audits at Chemplast Sanmar.

Annual General Meeting ('AGM')

4) Please be further informed that pursuant to the approval granted by the Board, at its meeting held today, the 12th AGM of the Members of the Bank will be held on **Monday, August 24, 2026, at 11:00 a.m. (IST)**, through Video-Conferencing ('**VC**') / Other Audio-Visual Means ('**OAVM**'), in compliance with the relevant provisions of the Companies Act, 2013 and the Rules made thereunder, read with relevant circulars issued in this regard, by the Ministry of Corporate Affairs and the Securities and Exchange Board of India. Further, the Record Date for the purpose of Dividend has been fixed as **Monday, August 17, 2026**. The Dividend, if declared by the Members in the ensuing AGM, will be paid to the eligible Members of the Bank within 30 days of the date of its declaration.

The Board Meeting commenced at 09:45 A.M. and concluded at 03:35 P.M.

You are requested to take note of the above.

This disclosure and the above-mentioned enclosed documents are being simultaneously uploaded on the Bank's website at www.bandhan.bank.in.

Thank you.

Yours faithfully,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary

Encl.: As above

Bandhan Bank Limited
DN-32, Sector V, Salt Lake, Kolkata - 700091
CIN: L67190WB2014PLC204622
Tel: 033-66090909; www.bandhan.bank.in; Email: info@bandhanbank.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in lakhs)

	Particulars	Quarter Ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Interest Earned (a+b+c+d)**	**5,63,055.20**	**5,42,843.13**	**5,47,561.05**	**21,68,911.22**
	a) Interest/discount on advances/bills	4,94,446.19	4,65,446.99	4,73,237.05	18,54,715.59
	b) Income on Investments	60,970.26	60,142.67	65,877.78	2,63,733.03
	c) Interest on balance with Reserve Bank of India and other inter bank funds	1,621.21	3,139.33	1,673.19	8,187.00
	d) Others	6,017.54	14,114.14	6,773.03	42,275.60
2	Other Income	60,382.84	77,069.49	72,588.00	2,73,402.28
3	**Total Income (1+2)**	**6,23,438.04**	**6,19,912.62**	**6,20,149.05**	**24,42,313.50**
4	Interest Expended	2,70,996.67	2,63,284.01	2,71,837.20	10,85,942.34
5	Operating Expenses (i + ii)	2,16,631.01	2,12,512.64	1,81,471.88	7,69,879.20
	i) Employees Cost	1,35,831.66	1,15,840.30	1,12,360.64	4,49,274.17
	ii) Other Operating Expenses	80,799.35	96,672.34	69,111.24	3,20,605.03
6	**Total Expenditure (4+5) (Excluding provisions & Contingencies)**	**4,87,627.68**	**4,75,796.65**	**4,53,309.08**	**18,55,821.54**
7	**Operating Profit before Provisions & Contingencies (3-6)**	**1,35,810.36**	**1,44,115.97**	**1,66,839.97**	**5,86,491.96**
8	Provisions (other than tax) & Contingencies	68,258.61	67,701.14	1,14,690.53	4,13,110.85
9	Exceptional Items	-	-	-	-
10	**Profit from ordinary activities before tax (7-8-9)**	**67,551.75**	**76,414.83**	**52,149.44**	**1,73,381.11**
11	Tax Expenses	17,384.88	23,000.99	14,953.24	51,024.84
12	**Net Profit from ordinary activities after tax (10-11)**	**50,166.87**	**53,413.84**	**37,196.20**	**1,22,356.27**
13	Extraordinary items (net of tax expenses)	-	-	-	-
14	**Net Profit for the period (12-13)**	**50,166.87**	**53,413.84**	**37,196.20**	**1,22,356.27**
15	Paid up equity share capital (Face value of ₹ 10/- each)	1,61,107.80	1,61,097.23	1,61,097.14	1,61,097.23
16	Reserve excluding revaluation reserves				23,64,534.28
17	**Analytical Ratios:**				
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (%)	18.15	18.04	19.08	18.04
	(iii) Earning per share (₹) (Face Value of ₹ 10/- each):				
	(a) Basic EPS before & after extraordinary items*	3.11	3.32	2.31	7.60
	(b) Diluted EPS before & after extraordinary items*	3.11	3.31	2.31	7.59
	(iv) NPA Ratios:				
	(a) Gross NPAs	4,88,094.97	5,01,955.12	6,62,263.90	5,01,955.12
	(b) Net NPAs	1,41,163.14	1,45,209.10	1,74,415.11	1,45,209.10
	(c) % of Gross NPAs to Gross Advances	3.15%	3.27%	4.96%	3.27%
	(d) % of Net NPAs to Net Advances	0.93%	0.97%	1.36%	0.97%
	(v) Return on Assets (average)*	0.25%	0.27%	0.20%	0.64%

* Figures for the quarters are not annualised

Bandhan Bank Limited Kolkata

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

Bandhan Bank Limited
DN-32, Sector V, Salt Lake, Kolkata - 700091
CIN: L67190WB2014PLC204622
Tel: 033-66090909; www.bandhan.bank.in; Email: info@bandhanbank.com

Segment information in accordance with the Accounting Standard on Segment Reporting (AS 17) of the operating segment of the bank is as under:

(₹ in lakhs)

	Particulars	Quarter Ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Segment Revenue**				
a)	Treasury	65,851.93	66,270.79	95,129.18	3,08,363.96
b)	Retail Banking	5,52,864.44	5,50,683.39	5,46,850.37	21,91,163.58
c)	Wholesale Banking	82,959.03	74,645.73	62,496.41	2,72,788.92
d)	Other Banking Operations	12,347.53	21,348.54	8,383.23	54,828.71
e)	Unallocated	-	-	-	-
	Total	**7,14,022.93**	**7,12,948.45**	**7,12,859.19**	**28,27,145.17**
	Less: Inter segment revenue	90,584.89	93,035.83	92,710.14	3,84,831.67
	Income from operations	**6,23,438.04**	**6,19,912.62**	**6,20,149.05**	**24,42,313.50**
2	**Segment Results**				
a)	Treasury	25,264.47	20,593.14	36,724.51	98,190.36
b)	Retail Banking	38,418.38	43,483.93	11,686.79	46,628.76
c)	Wholesale Banking	(7,711.03)	(8,050.82)	(4,220.24)	(23,795.78)
d)	Other Banking Operations	11,579.93	20,388.58	7,958.38	52,357.77
e)	Unallocated	-	-	-	-
	Total Profit Before Tax	**67,551.75**	**76,414.83**	**52,149.44**	**1,73,381.11**
3	**Segment Assets**				
a)	Treasury	50,32,546.89	52,59,116.38	53,47,706.85	52,59,116.38
b)	Retail Banking	1,15,59,395.74	1,17,38,791.61	1,04,90,862.74	1,17,38,791.61
c)	Wholesale Banking	42,09,080.59	39,68,988.55	29,79,835.27	39,68,988.55
d)	Other Banking Operations	9,707.00	7,542.00	3,541.92	7,542.00
e)	Unallocated	1,30,747.76	1,37,934.11	1,18,443.13	1,37,934.11
	Total	**2,09,41,477.98**	**2,11,12,372.65**	**1,89,40,389.91**	**2,11,12,372.65**
4	**Segment Liabilities**				
a)	Treasury	14,12,585.97	14,98,679.65	6,48,883.08	14,98,679.65
b)	Retail Banking	1,62,29,341.57	1,62,19,709.82	1,53,65,725.93	1,62,19,709.82
c)	Wholesale Banking	6,66,537.89	8,18,337.13	4,05,720.70	8,18,337.13
d)	Other Banking Operations	-	-	-	-
e)	Unallocated	15,637.49	18,156.38	18,709.22	18,156.38
	Total	**1,83,24,102.92**	**1,85,54,882.98**	**1,64,39,038.93**	**1,85,54,882.98**
5	**Capital, Employees stock options outstanding and Reserves**	**26,17,375.06**	**25,57,489.67**	**25,01,350.98**	**25,57,489.67**
6	**Total (4)+(5)**	**2,09,41,477.98**	**2,11,12,372.65**	**1,89,40,389.91**	**2,11,12,372.65**

RBI's Master Direction on Financial Statements - Presentation and Disclosures, requires to sub-divide "Retail Banking" into (a) Digital Banking and (b) Other Retail Banking Segments. The Bank does not have any Digital Banking Unit (DBU), hence DBU Segment disclosure is not applicable.

Notes:

i) Treasury :

Includes investments in sovereign securities and trading operations. It also includes the central funding unit.

ii) Retail banking :

Includes lending to individuals/small businesses through the branch network and other delivery channels subject to the orientation, nature of product, granularity of the exposure and low value of individual exposure thereof. It also includes liability products, card services, internet banking, mobile banking, ATM services and NRI services. All deposits sourced by branches are classified in retail category.

iii) Corporate/Wholesale Banking:

Includes SME/ Corporate relationships not included under Retail Banking.

iv) Other Banking Business :

Includes para banking activities like third party product distribution.

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

Bandhan Bank Limited Kolkata

V. Singhi & Associates Chartered Accountants

Notes:

1 The financial results for the quarter ended June 30, 2026 have been subjected to "Limited Review" by the joint statutory auditors of the Bank, V. Sankar Aiyar & Co., Chartered Accountants and V. Singhi & Associates, Chartered Accountants. The financial results for the quarter ended June 30, 2025 were reviewed by the then Bank's joint statutory auditors (Singhi & Co., Chartered Accountants and V. Sankar Aiyar & Co., Chartered Accountants).

2 These 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 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.

3 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the Financial Year 2025-26 and the published year to date figures upto December 31, 2025, which was subjected to a limited review by the auditors.

4 During the quarter ended June 30, 2026, the Bank has allotted 1,05,686 Equity Shares of ₹ 10/- each in respect of stock option exercised aggregating to ₹ 150.52 lakhs. Accordingly, share capital increased by ₹ 10.57 lakhs and share premium increased by ₹ 139.95 lakhs. Further an amount of ₹ 60.48 lakhs has been transferred from Employee stock options outstanding to securites premium on account of fair value cost of employee stock options excersised.

5 In accordance with RBI guidelines, consolidated Pillar 3 disclosure, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures is being placed on the website of the Bank which can be accessed at the following link: https://www.bandhan.bank.in. These disclosures are not required to be subject to audit/limited review by the joint Statutory Auditors.

6 Details of loans transferred and acquired excluding through Inter- Bank Participation Certificate (IBPC) during the quarter ended June 30, 2026 under the RBI Master Direction on "Commercial Banks - Transfer and Distribution of Credit Risk" Directions, 2025 dated November 28, 2025 are given below:

(i) Details of Loan not in default acquired through assignment during the quarter ended June 30, 2026 are given below:

Particulars	**Value**
Aggregate amount of loans acquired* (₹ in lakhs)	1,87,079.09
Weighted average residual maturity (in years)	1.62
Weighted average holding period by originator (in years)	0.49
Retention of beneficial economic interest by the originator	10.00%
Tangible security coverage (%)	35.89%

* The loans are not rated

(ii) During the quarter ended June 30, 2026, the bank has not acquired any stressed loans (Non-Performing Asset and Special Mention Account) and not transferred any loan not in default / Special Mention Accounts (SMA).

(iii) The details of stressed loans transferred and Investment made in Security Receipts during the quarter ended June 30, 2026 to ARCs for NPA accounts are given below:

Particulars	**To Asset Reconstruction Companies (ARC's)**
No of accounts	2,986
Aggregate principal outstanding of loans transferred (₹ in lakhs)	29,143.83
Weighted average residual tenor of the loans transferred (in years)	12.57
Net book value of loans transferred (at the time of transfer) (₹ in lakhs)	11,413.00
Aggregate consideration (₹ in lakhs)	11,948.98
Additional consideration realized in respect of accounts transferred in earlier years	-
Quantum of excess provisions reversed to Profit and Loss Account (₹ in lakhs)*	535.98
Investment in Security Receipts (SR's)	-

*The quantum of excess provision reversed to Profit and Loss Account is accounted as per RBI guidelines i.e. maximum upto the level where the portion of cash received exceeds the net book value of the loan transferred.

V. Singhi & Associates Chartered Accountants

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

(iv) Details of ratings of Security Receipts (SRs) outstanding as on June 30, 2026 are given below -

(₹ in lakhs)

Rating	Rating Agency	Recovery Rating	Gross value of Outstanding SRs **
RR2	CRISIL	75%-100%	26,636.00
RR3	CRISIL	50%-75%	20,637.00
RR4	CRISIL	25%-50%	13,550.50
Unrated *	-	-	55.93

*Since the outstanding face value has been reduced to ₹ 1, the same has not been rated by the respective Asset Reconstruction Companies (ARCs) as of June 30, 2026.

**The Gross value of Outstanding SR's are 100% provided.

7 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable.

8 In accordance with RBI Direction RBI/2026-27 /79 DOR.CAP.REC.No.68/21.01.002/2026-27 dated May 8, 2026, the Bank has included the profits earned during the quarter ended June 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR). Further, pursuant to RBI Direction RBI/2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026, being the Second Amendment Directions, 2026 relating to the Classification, Valuation and Operation of Investment Portfolio, the Bank has transferred ₹ 21,567.42 lakhs from the Investment Fluctuation Reserve (IFR) to Balance in Profit and Loss Account (Revenue and Other Reserves) during the quarter ended June 30, 2026.

9 Disclosure related to Project Finance for the quarter ended June 30, 2026 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below :

(₹ in lakhs)

Item Description	Number of accounts	Total outstanding
1. Projects under implementation accounts at the beginning of the quarter.	40	1,70,081.95
2. Projects under implementation accounts sanctioned during the quarter.	14	39,087.88
3. Projects under implementation accounts where DCCO has been achieved during the quarter	6	21,063.37
4. Projects under implementation accounts at the end of the quarter. (1+2-3) *	48	1,92,933.02
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.	6	37,566.43
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	6	37,566.43
5.2 Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
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.	1	3,606.72
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 presanctioned 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.	-	-

* In respect of number of accounts

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

Bandhan Bank Limited Kolkata

V. Singhi & Associates Chartered Accountants

10 On November 21, 2025, the Government of India notified the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively, the "Labour Codes"), consolidating 29 existing labour laws.

Pursuant to its assessment of the impact of the Labour Codes, the Bank has revised its salary structure and recognized an additional gratuity liability of ₹ 6,082.72 lakhs and ₹ 12,039.04 lakhs, which has been included under "Employee Cost" for the quarter ended June 30, 2026 and year ended March 31, 2026, respectively.

The Bank continues to monitor the notification and implementation of rules by the Government under the Labour Codes.

11 Other Operating Expenses includes -

(₹ in lakhs)

Particulars	**Quarter Ended**	
	30.06.2026	**30.06.2025**
Office Rent	10,276.18	9,454.40
IT Operating Expenses	15,624.06	8,116.85

12 Other Income includes profit/loss on investments including provision for revaluation, earnings from foreign exchange, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products,etc.

13 As at June 30, 2026, the total number of Branches, Banking Units and ATM network stood at 1988, 4400 and 438 respectively.

14 The Bank does not have any Subsidiary, Associate or Joint venture as at June 30, 2026. Accordingly the Bank is not required to publish the consolidated financial results.

15 The above results have been recommended by the Audit Committee at its meeting held on July 20, 2026 and approved by the Board of Directors of the Bank at its meeting held today.

16 Figures of the previous year/period's have been regrouped / reclassified wherever necessary to conform to current year/period's classification.

V. Singhi & Associates Chartered Accountants

Bandhan Bank Limited Kolkata

For Bandhan Bank Limited

Partha Pratim Sengupta
Managing Director & CEO
DIN: 08273324

Place : Kolkata
Date : July 21, 2026

V. SANKAR AIYAR & CO.
NEW DELHI
FRN 109208W
CHARTERED ACCOUNTANTS

V. Sankar Aiyar & Co.
Chartered Accountants
Sarojini House,
6, Bhagwan Das Road
New Delhi – 110001

V. Singhi & Associates
Chartered Accountants
Four Mangoe Lane,
Surendra Mohan Ghosh Sarani,
Kolkata - 700001

Independent Auditor's Review Report on Unaudited Financial Results of Bandhan Bank Limited for the quarter ended June 30, 2026 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To THE BOARD OF DIRECTORS OF
BANDHAN BANK LIMITED

1. We have reviewed the accompanying statement of Unaudited Financial Results of **BANDHAN BANK LIMITED** (the "Bank") for the quarter ended June 30, 2026, (the "Statement"), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). As stated in Note 5 to the Statement, the disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage 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, have not been reviewed by us. We have initialled the Statement for identification purpose only.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered accountants of India ("ICAI"), prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with Regulation 33 of 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 from 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) of the Act 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.

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Unaudited Financial Results prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, 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. As stated in Note 5 to the Statement for the disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage 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, have not been reviewed by us.

5. The Unaudited Financial Results for the corresponding quarter ended June 30, 2025 were jointly audited by one of the joint auditor along with the predecessor auditor, who vide their audit report dated July 18, 2025 issued an unmodified opinion on those Financial Results.

6. As described in Note 3 of the Statement, the figures for the quarter ended March 31, 2026 as reported in these Unaudited Financial Results are the balancing figures between audited figures in respect of the full previous Financial Year and the published unaudited year to date figures up to the third quarter of the previous Financial Year. The figures up to the end of the third quarter of previous Financial Year had only been reviewed and not subjected to audit.

For **V. Sankar Aiyar & Co.**
Chartered Accountants
(Firm Registration No. 109208W)

Karthik Srinivasan

V. SANKAR AIYAR & CO.
NEW DELHI
FRN 109208W
CHARTERED ACCOUNTANTS

Karthik Srinivasan
Partner
Membership No. 514998
UDIN: 26514998ZKYHRU9403
Place: Kolkata
Date: July 21, 2026

For **V. Singhi & Associates**
Chartered Accountants
(Firm Registration No. 311017E)

V. Singhi & Associates
Chartered Accountants

Sunil Singhi
Partner
Membership No. 060854
UDIN: 26060854QEAWDT1141
Place: Kolkata
Date: July 21, 2026

PRESS RELEASE

Bank's Q1 FY27 PAT up 35% YoY, at Rs 502 crore

- Gross advances grew 16% YoY to Rs.1.56 lakh crore as of June 2026
- Deposits grew 7% YoY reaching Rs.1.65 lakh crore as of June 2026
- Retail deposits (CASA + RTD) up 16%, Retail to total deposits at 74%
- Secured Advances grew 27% YoY and now constitute nearly 57% of the total loan book
- GNPA at 3.1% and Net NPA at 0.9% in Q1 FY27 improved sequentially.

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter ended June 30, 2026, at its meeting held in Kolkata on Tuesday, July 21, 2026. The statutory auditors have reviewed the financial statements for the quarter ended June 30, 2026.

FINANCIAL RESULTS

Deposits
As of June 30, 2026, total deposits stood at Rs.1.65 lakh crore as against Rs.1.55 lakh crore in the previous year – a growth of 7% YoY

In Q1 FY27, CASA Deposits stood at Rs.48,479 crore and CASA Ratio stood above 29%, CASA + Retail TD to total deposit ratio stands at 74%

Advances
As of June 30, 2026, Gross Advances stood at Rs.1.56 lakh crore as against Rs.1.34 lakh crore in the previous year – a growth of 16% YoY

On a YoY basis, Retail book (other than housing) grew 45%, Wholesale Banking grew 38%, and the Housing book showed a growth of 6%.

Asset Quality
The collection efficiency for EEB loans was flat at 98.5% for Q1 FY27

Q1 FY27 Net NPA stood at 0.9% and Gross NPA at 3.1%, down from 3.3% and 1.0% in Q4 FY26

Provision Coverage Ratio (Including Technical Write-offs) as of June 30, 2026, is 85.9%.

Financials for the quarter ended June 30, 2026
The Bank's net revenue as of Q1 FY27 was Rs.3,524 crore as compared to Rs. 3,483 crore in Q1 FY26; a growth of 1.2% YoY.

Net interest income (NII) as of Q1 FY27, stood at Rs.2,921 crore compared to Rs. 2,757 crore as of Q1 FY26, representing a growth of 5.9% YoY.

Net Interest Margin (NIM) for the quarter was at 6.2% in Q1 FY27, flat sequentially

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q1 FY27 were at Rs.683 crore, lower 40% YoY

The profit after tax for the quarter ended June 30, 2026, stood at Rs.502 crore compared to Rs 372 crore, registering a growth of 35% YoY.

The Bank's RoA stood at 1.0% and RoE at 7.7% for Q1 FY27

Distribution Network

The Bank's distribution network spans nearly 6,400 outlets. The Bank currently has more than 74,500 employees

Speaking on the Bank's performance, ***MD & CEO, Partha Pratim Sengupta*** *said, "Our Q1 FY2026-27 performance reflects the resilience of Bandhan Bank's franchise, the commitment of our teams, and the trust our stakeholders continue to place in us. As we build on this momentum, we remain focused on delivering customer-centric and digitally enabled growth. By strengthening our distribution network, expanding our product offerings, and harnessing data-driven insights, we are well positioned to create greater value for our customers and stakeholders while driving sustainable, balanced, and future-ready growth."*

Key Highlights of Quarterly Performance			
			Rs in crore
Particulars	**Q1 FY27**	**Q1 FY26**	**YoY Growth**
Advances	1,55,555	1,33,625	16.4%
Deposits	1,64,886	1,54,666	6.6%
CASA	48,479	41,858	15.8%
Retail Deposits (CASA + RTD)	1,21,956	1,05,519	15.6%
Net Interest Income	2,921	2,757	5.9%
Net Total Income	3,524	3,483	1.2%
Net Profit	502	372	34.9%
Gross NPA (%)	3.1%	5.0%	-182 bps
Net NPA (%)	0.9%	1.4%	-43 bps
CRAR* (Including Profits)	18.2%	19.4%	-114 bps

About Bandhan Bank:
Started as a universal bank on August 23, 2015, Bandhan Bank is one of India's fastest-growing private sector banks.

Bandhan Bank has always been committed to financial inclusion and aims to serve the underserved. Guided by the principle of 'Aapka Bhala, Sabki Bhalai,' the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. The Bank actively aims to bridge the gap for those who may not have had easy access to conventional banking services. Its focus is on providing a variety of world-class banking products and a comprehensive 360-degree service proposition, including loans, deposit accounts, internet and mobile banking and a host of products across India, primarily to semi-urban and rural customers.

In the last few years of operations, Bandhan Bank has spread its presence to 35 of the 36 states and union territories in India with nearly 6400 banking outlets. With the trust of 3.2 crore customers, Bandhan Bank has a deposit base of Rs.1.65 lakh crores as of June 2026. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.56 lakh crore as of June 2026.

For media queries please contact:

Ritesh Mehta, Bandhan Bank	**Sumona Chatterjee, Bandhan Bank**
ritesh.mehta@bandhanbank.com	Sumona.chatterjee@bandhanbank.com
9930125097	9311518508