Fino Payments Bank
फिनो पेमेंट्स बैंक

August 13, 2026

BSE Limited
P.J. Towers,
Dalal Street,
Mumbai- 400 001

(Scrip Code: 543386)

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra - Kurla Complex, Bandra (E),
Mumbai - 400 051

(Symbol: FINOPB)

Dear Sir/ Madam,

Sub: Outcome of the Board Meeting held today, i.e. Thursday, August 13, 2026

Pursuant to Regulations 30, 33 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("**SEBI Listing Regulations**"), we would like to inform that the Board of Directors of Fino Payments Bank Limited **("Bank")** at its meeting held today i.e. Thursday, August 13, 2026 has inter-alia considered and approved the Unaudited Financial Results of the Bank for the first quarter ended June 30, 2026 ("**Financial Results**") along with Limited Review Report issued by the Statutory Auditors of the Bank, based on recommendation of Audit Committee.

The said Financial Results along with Limited Review Report issued by the Statutory Auditors of the Bank are enclosed as **Annexure-A**.

The Board meeting commenced at 02.00 p.m. (IST) and concluded at 06:15 p.m. (IST).

This information will also available on the Bank's website i.e. www.fino.bank.in

Kindly take the same on record.

Thanking you

Yours faithfully,

For Fino Payments Bank Limited

Basavraj Shivanand Loni
Digitally signed by Basavraj Shivanand Loni
Date: 2026.08.13 19:04:22 +05'30'

Basavraj Loni
Company Secretary & Compliance Officer

Place: Navi Mumbai
Encl.: *a/a*

Annexure - A

FINO PAYMENTS BANK LIMITED
CIN : L65100MH2007PLC171959

Fino Payments Bank
फिनो पेमेंट्स बैंक

Registered Office: Mindspace Juinagar, Plot No Gen 2/1/F,Tower 1, 8th Floor, TTC Industrial Area,MIDC Shirwane, Navi Mumbai -400706

Website: https://www.finobank.com, Tel.: 022- 7104 7000

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in lakhs)

Sr No	Particulars	Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	(Refer note 2)	Unaudited	Audited
1	**Interest earned(a)+(b)+(c)+(d)**	**7,223**	**6,410**	**6,099**	**24,818**
(a)	Interest/ discount on advances/ bills	0	0	1	2
(b)	Income on investments	5,443	4,651	4,487	18,136
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,780	1,759	1,556	6,624
(d)	Others	0	0	55	56
2	**Other Income**	**23,464**	**27,588**	**39,248**	**133,975**
3	**Total Income(1+2)**	**30,687**	**33,998**	**45,347**	**158,793**
4	**Interest Expended**	3,533	2,888	2,837	11,428
5	**Operating Expenses (i)+(ii)**	**28,526**	**30,571**	**40,047**	**140,185**
(i)	Employees cost	5,784	5,332	5,831	22,229
(ii)	Other operating expenses	22,742	25,239	34,216	117,956
6	**Total Expenditure (4+5) excluding provisions and contingencies**	**32,059**	**33,459**	**42,884**	**151,613**
7	**Operating Profit before provisions and contingencies (3-6)**	**(1,372)**	**539**	**2,463**	**7,180**
8	**Provisions (other than tax) and Contingencies**	-	-	-	-
9	**Exceptional Items**	-	**129**	-	**439**
10	**Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)**	**(1,372)**	**410**	**2,463**	**6,741**
11	Tax expense	-	(300)	687	1,495
12	**Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)**	**(1,372)**	**710**	**1,776**	**5,246**
13	**Extraordinary items (net of tax expense)**	-	-	-	-
14	**Net Profit(+)/ Loss(-) for the period (12-13)**	**(1,372)**	**710**	**1,776**	**5,246**
15	**Paid-up equity share capital (Face Value of ₹10/- each)**	**8,322**	**8,322**	**8,322**	**8,322**
16	**Reserves excluding Revaluation Reserves**	-	-	-	**68,704**
17	**Analytical Ratios and Other Disclosures**				
(i)	Percentage of shares held by Government of India	-	-		-
(ii)	Capital Adequacy Ratio (%)	82.58%	83.95%	73.35%	83.95%
(iii)	Earning per share (EPS) - (in ₹)				
(a)	Basic EPS before and after extraordinary items, net of tax expense (not annualised)	(1.65)	0.85	2.13	6.30
(b)	Diluted EPS before and after extraordinary items, net of tax expense (not annualised)	(1.65)	0.85	2.13	6.29
(iv)	NPA Ratios	NA	NA	NA	NA
(v)	Return on Assets % (Average) (Not annualised)	-0.25%	0.14%	0.41%	1.10%
(vi)	Net Worth	58,006	60,391	55,548	60,391
(vii)	Outstanding redeemable preference shares	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-
(ix)	Debt- equity ratio	2.56	1.91	1.28	1.91
(x)	Total debts to Total Assets*	35.75%	28.90%	22.71%	28.90%

* Debt represents the total borrowings

Fino Payments Bank Limited Navi Mumbai

BILIMORIA MEHTA & CO. FRN: 101490W CHARTERED ACCOUNTANTS

Fino Payments Bank फिनो पेमेंट्स बैंक

SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

Sr No	Particulars	Quarter Ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	(Refer note 2)	Unaudited	Audited
1	**Segment Revenue**				
(a)	Corporate/ Wholesale Banking	-	-	-	-
(b)	Retail Banking	12,994	11,861	11,966	49,350
(c)	Treasury	7,287	6,420	6,043	24,819
(d)	Other Banking Operations	10,404	15,714	27,282	84,562
(e)	Unallocated	2	3	56	61
	Total [Items (a) to (e)]	**30,687**	**33,998**	**45,347**	**158,792**
	Less: Inter Segment Revenue	-	-	-	-
	Total Income	**30,687**	**33,998**	**45,347**	**158,792**
2	**Segment Results**(Profit(+)/ Loss(-) before tax)				
(a)	Corporate/ Wholesale Banking	-	-	-	-
(b)	Retail Banking	7,166	6,111	4,815	23,459
(c)	Treasury	4,740	4,521	4,366	17,646
(d)	Other Banking Operations	(2,482)	(250)	2,298	3,406
	Total [Items (a) to (d)]	**9,424**	**10,382**	**11,479**	**44,511**
	Less: (i) Interest	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	10,796	9,972	9,016	37,770
	(iii) Un-allocable income	-	-	-	-
	Total Profit Before Tax	**(1,372)**	**410**	**2,463**	**6,741**
3	**Segment Assets**				
(a)	Corporate/Wholesale Banking	-	-	-	-
(b)	Retail Banking	8,248	7,114	10,123	7,114
(c)	Treasury	481,844	439,147	351,220	439,147
(d)	Other Banking Operations	33,278	38,780	27,205	38,780
(e)	Unallocated	46,292	46,149	47,577	46,149
	Total	**569,662**	**531,190**	**436,125**	**531,190**
4	**Segment Liabilities**				
(a)	Corporate/Wholesale Banking	-	-	-	-
(b)	Retail Banking	230,945	243,538	193,653	243,538
(c)	Treasury	180,020	133,994	78,004	133,994
(d)	Other Banking Operations	68,511	64,671	79,907	64,671
(e)	Unallocated	10,707	8,466	7,389	8,466
	Total	**490,183**	**450,669**	**358,953**	**450,669**
5	**Total Capital & Reserves**	**79,479**	**80,521**	**77,172**	**80,521**
6	**Total (4)+(5)**	**569,662**	**531,190**	**436,125**	**531,190**

Fino Payments Bank Limited Navi Mumbai *

BILIMORIA MEHTA & CO. FRN: 101490W CHARTERED ACCOUNTANTS

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Notes:

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Fino Payments Bank Limited (the "Bank") at its meeting held on Aug 13, 2026. These financial results have been subjected to a limited review by Bilimoria Mehta & Co., Chartered Accountants, the statutory auditors of the Bank. The financial results for the quarter ended June 30, 2025 were subjected to limited review by A P Sanzgiri & Co, Chartered Accountants.

2. The figures for the quarter ended March 31, 2026 are balancing figures between audited figures in respect of the financial year 2025-26 and the published unaudited year to date figures up to December 31, 2025.

3. 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 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 ("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 Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.

4. The Capital adequacy ratio ("CRAR") has been computed as per the Reserve Bank of India (Payments Banks – Prudential Norms on Capital Adequacy) Directions, 2025 (updated as on May 08, 2026) RBI/DOR/2025-26/211 DOR.CAP.REC.130/21-01-002/2025-26, no separate charge is prescribed for market risk and operational risk. However, Bank, as a conservative approach, has provided Market Risk Capital (MRC) Charge on its overall investment portfolio and foreign currency assets. The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the RBI for Payments Banks.

5. In accordance with Reserve Bank of India (Payments Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026 (May 08, 2026) RBI/2026-27/81 DOR.CAP.REC.No.70/21.01.002/2026-27, the Pillar 3 disclosure (Unaudited) at June 30, 2026 have since been made available at https://www.fino.bank.in/company/pillar-iii-disclosure.

6. The disclosure relating to segment information is in accordance with Accounting Standard 17 Segment Reporting (AS-17) and as per guidelines issued by RBI in this regard.

7. The Bank has applied its significant accounting policies in the preparation of these financial results that are 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, unless specifically required under that circular / direction.

8. The Bank measures compensation cost relating to the employee stock options using the fair value method. The fair value of stock options is estimated on the date of grant using the Black- Scholes model.

9. Potential equity shares are not considered for the calculation of Dilutive EPS since the fair market value is less than the exercise price of the options.

10. Other income relates to fees and commission earned from Current Account & Savings Account (CASA), micro-ATMs and Aadhaar Enabled Payment System (AePS) transactions, domestic remittances, issuing of debit cards, third party products including insurance and gold loans, Business Correspondent Banking, Digital Payment Services and Cash Management Services.

11. Other operating expenses includes commission paid to Business Correspondents, Interchange expenses & NPCI switching fees among others.

12. The Bank does not have any subsidiary/associate/joint venture company(ies) as on June 30, 2026.

13. The Board, at its meeting dated May 21, 2026, considered Legal opinions & report received from legal firms/ lawyer, consultants in relation to the investigation initiated by the DGGI, Hyderabad and based on the consideration of the legal opinions, documents available and the facts emanated therefrom, the Board

Fino Payments Bank Limited Navi Mumbai

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was of a view that no prima facie case could be made out against Mr. Rishi Gupta. Accordingly, the Board of the Bank was of the view that Mr. Rishi Gupta is 'fit and proper' to continue as MD & CEO of the Bank. However, Mr. Rishi Gupta, tendered his request for voluntary early retirement from the position of MD & CEO of the Bank, effective May 21, 2026 which was accepted by the Board. Accordingly, Mr. Rishi Gupta ceased to be the MD&CEO (Key Managerial Personnel and Senior Managerial Personnel) of the Bank as of end of day on May 21, 2026.

In the same meeting, the Board approved extension of tenure of Mr. Anup Agarwal as Interim CFO for a period not exceeding 3 months w.e.f. July 06, 2026 and approved the extension of tenure of Mr. Ketan Merchant as Interim CEO for a period not exceeding 3 months effective May 27, 2026, subject to approval of RBI, which was duly approved by the RBI vide its letter dated May 25, 2026.

14. Bank received in principle approval on 5th December 2025 from Reserve Bank of India for transition into Small Finance Bank and pursuant to the same Bank has appointed external consultant to support the transition within the stipulated timeline. Bank remains committed on this key strategic priority.

15. Figures of the previous periods have been regrouped/ reclassified wherever necessary to confirm to current period's classification.

For Fino Payments Bank Limited

Place: Navi Mumbai

Date: Aug 13, 2026

Rajat Kumar Jain

Part-Time Chairman & Independent Director

DIN - 00046053

BILIMORIA MEHTA & CO. FRN: 101490W CHARTERED ACCOUNTANTS

Fino Payments Bank Limited Navi Mumbai

BILIMORIA MEHTA & CO.
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITORS' REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026 OF FINO PAYMENTS BANK LIMITED PURSUANT TO THE REGULATION 33 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

To
The Board of Directors
Fino Payments Bank Limited

We have reviewed the accompanying statement of unaudited financial results of Fino Payments Bank Limited (the "Bank") for the quarter ended June 30, 2026 (the "Statement") being submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("SEBI Regulations"), including relevant circulars issued by the SEBI from time to time. We have initialed the Statement for identification purposes only.

The Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's 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") prescribed under Section 133 of the Companies Act, 2013, 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 (the "RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the SEBI Regulations including relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.

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 are 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 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been 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, in so far as they apply to Banks, the RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in accordance with the requirements of the SEBI 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 Pillar 3 disclosures as at June 30, 2026

BILIMORIA MEHTA & CO. FRN: 101490W CHARTERED ACCOUNTANTS

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Kolkata : Ground Floor, Jyotermoyee Building, 27/2, Chakrabaria Lane, Kolkata - 700 020 (West Bengal) Tel : +91-9804879857
Chennai : ISC, B-7, Gems Court, 2nd Floor, New 25/Old 14, Khadar Nawaz Khan Road, Next to Slate Hotel, Nungambakkam, Chennai - 600006
Website : www.bilimoriamehta.in • Email : admin@bilimoriamehta.com

under Basel II Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 5 to the Statement and have not been reviewed by us.

The financial results of the Bank for the quarter ended June 30, 2025 were reviewed by A P Sanzgiri & Co, who vide their report dated July 30, 2025, expressed an unmodified conclusion on those financial results. Accordingly, Bilimoria Mehta & Co do not express any conclusion/opinion on the figures reported for the quarter ended and as at June 30, 2025 in the Statement.

For Bilimoria Mehta &Co.
Chartered Accountants
FRN: 101490W

BILIMORIA MEHTA & CO. FRN: 101490W CHARTERED ACCOUNTANTS

Kiran Suvarna
Partner
Membership No: 113784
UDIN: 26113784JSNGPC4690
Place: Mumbai
Date: August 13, 2026