

	 <p>Bank of Maharashtra Investor Services Department Corporate Office: Montclair, 134/1, Baner - Pashan Link Road, Pashan, Pune 411021 E-mail: investor_services@bankofmaharashtra.bank.in Phone nos - 020-71658139 www.bankofmaharashtra.bank.in</p>	
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AX1/ISD/STEX/41/2026-27

Date: 10th July, 2026

<p>The Vice President BSE Ltd., P.J Towers, Dalal Street, Fort, Mumbai-400 001</p>	<p>The Vice President National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai-400 051</p>
<p>BSE Scrip Code: 532525</p>	<p>NSE Scrip Code: MAHABANK</p>

Dear Sir/ Madam,

Sub: Press Release on Performance of the Bank for the Quarter ended 30th June, 2026.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Press Release with regard to the Financial Results of the Bank for the Quarter ended 30th June, 2026.

A copy of the Press release is also uploaded on the Bank's website i.e. www.bankofmaharashtra.bank.in

Kindly take the same on your records.

Thanking you

Yours faithfully,
For **Bank of Maharashtra**

(Vishal Sethia)
Company Secretary & Compliance Officer

Encl : As above



PRESS RELEASE

Date: 10th July 2026

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2026

RESULTS AT A GLANCE

Quarter ended 30th June 2026 vis a vis Quarter ended 30st June 2025

- Total Global Business grew by 19.10 % to ₹ 6,50,457 crore.
- Total Global Deposits increased by 12.93 % to ₹3,44,493 crore.
- Gross Global Advances increased by 26.90 % to ₹ 3,05,964 crore.
- Domestic Credit - Deposit (CD) Ratio stood at 86.58%.
- Gross NPA declined to 1.45 %.
- Net NPA reduced to 0.13 %.
- Provision Coverage Ratio improved to 98.55 %.
- Operating profit grew by 21.29 % to ₹ 3,117 crore.
- Net Profit increased by 26.84 % to ₹ 2,020 crore.
- Net Interest Income increased by 14.53 % to ₹ 3,770 crore.
- Domestic Net Interest Margin (NIM) stood at 3.85 %.
- Cost to Income Ratio stood at 35.04 %.
- Return on Assets (ROA) improved to 1.90 %.
- Return on Equity (ROE) improved to 24.65 %.
- CRAR stood at 18.64 % of which Tier I is 16.35%.

Profitability (Quarter Ended Jun 30th, 2026):

- Net Profit increased by 26.84 % to ₹ 2,020 crore in Q1FY27 on Y-o-Y basis as against ₹ 1,593 crore for Q1FY26. The same is increased by 0.31 % on a Q-o-Q sequential basis.
- Operating Profit has shown a growth of 21.29 % on Y-o-Y basis to ₹ 3,117 crore for Q1FY27 as against ₹ 2,570 crore for Q1FY26. The same has improved by 5.81 % on a Q-o-Q basis.
- Net Interest Income (NII) grew by 14.53 % on Y-o-Y basis to ₹ 3,770 crore in Q1FY27 as against ₹ 3,292 crore for Q1FY26. The same is increased by 1.82 % on a Q-o-Q sequential basis.
- Cost to Income Ratio improved to 35.04 % for Q1FY27 as against 37.57 % for Q1FY26. The same was 36.51 % for the quarter ended 31.03.2026.
- Return on Assets (ROA) improved to 1.90 % for Q1FY27 against 1.80% for Q1FY26.

Assets & Liabilities (As on June 30th, 2026):

- Total Global Business grew by 19.10 % on Y-o-Y basis to ₹ 6,50,457 crore.
- Total Global Deposits increased by 12.93 % on Y-o-Y basis to ₹ 3,44,493 crore.
- Gross Global Advances grew by 26.90 % on Y-o-Y basis to ₹ 3,05,964 crore.
- Net Advances grew by 27.22 % on Y-o-Y basis to ₹ 3,01,934 crore.
- RAM (Retail, Agri. & MSME) Business grew by 25.11 % on Y-o-Y basis. Retail advances grew by 24.59 % to ₹ 89,661 crore on Y-o-Y basis. MSME advances grew by 23.17 % on Y-o-Y basis to ₹ 55,386 crore.

Capital Adequacy: (As on June 30th, 2026):

- Total Basel III Capital adequacy ratio improved to 18.64 % with Common Equity Tier 1 ratio of 15.56%.

Asset quality: (As on June 30th, 2026):

- Gross NPA improved to 1.45 % as on 30.06.2026 against 1.74% as on 30.6.2025. The same was 1.45% as on 31.03.2026.
- Net NPA improved to 0.13 % as on 30.06.2026 against 0.18% as on 30.06.2025. The same was 0.13% as on 31.03.2026.
- Provision Coverage ratio improved to 98.55 % as on 30.06.2026 as against 98.36% as on 30.06.2025. The same was 98.59 % as on 31.03.2026.

Top Line Business

(₹ in crore)

Particulars	As on		Growth (%)
	Jun 25	Jun 26	Y-o-Y
Total Business	546,143	6,50,457	19.10
Deposits	305,046	344,493	12.93
of which CASA	152,738	166,875	9.26
CASA Share (%) to Total Deposit	50.07	48.51	
Gross Advances	241,097	305,964	26.90

Profitability

(₹ in crore)

Particulars	Quarter Ended			Change (%)	
	Jun 25	Mar 26	Jun 26	Y-o-Y	Q-o-Q
Total Income	7,879	8,693	9,063	15.03	4.26
Total Expenses	5,309	5,747	5,946	12.00	3.46
Operating Profit	2,570	2,946	3,117	21.29	5.81
Provisions & Cont. other than taxes	867	617	840	(3.11)	36.21
Profit before tax	1,703	2,329	2,277	33.73	(2.24)
Tax Expense	110	315	257	133.76	(18.55)
Net Profit	1,593	2,014	2,020	26.84	0.31

Balance Sheet

(₹ in crore)

LIABILITIES	As on	
	Jun 25	Jun 26
Capital	7,692	7,692
Reserves and Surplus	22,501	27,884
Deposits	305,046	344,493
Borrowings	23,730	38,749
Other Liabilities & Provisions	8,324	7,486
TOTAL	367,293	426,303
ASSETS		
Cash and Balances with Reserve Bank of India	23,291	14,880
Balances with Banks and Money at Call & Short Notice	3,460	496
Investments	93,779	100,476
Advances (Net)	237,326	301,934
Fixed Assets	2,894	2,948
Other Assets	6,543	5,569
TOTAL	367,293	426,303

A presentation for investor is being separately placed on the Banks website www.bankofmaharashtra.bank.in

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