

Date: July 10, 2026

BSE Limited

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

National Stock Exchange of India Limited

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

Scrip Code: 543386

Symbol: FINOPB

Dear Sir/Madam,

Subject: Business Performance Update – June 2026

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information of Fino Payments Bank Limited (“Bank”) and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the Bank’s business performance for June’26:

Business Highlights:

Particulars	Unit	June’26	June’25	YoY (%)
Deposit Accounts				
New Accounts Opened	Nos.	3,13,263	2,39,300	31%
Renewal Income	₹ Cr	20.8	19.6	6%
Average Total Deposits	₹ Cr	2,755	2,477	11%
Digitally Active Customers	Lakh	64.7	53.2	22%
FinoPay Active Customers	Lakh	8.4	6.1	38%
Transaction Business				
Throughput	₹ Cr	2,830	4,373	(35%)
Digital Payment Services				
B2B Digital Throughput	₹ Cr	-	3,100	(100%)
Loan Referral				
Disbursals	₹ Cr	240	68	253%

1. Resilient Liability Base

The Bank’s core liability segment sustained its strong growth momentum during June 2026:

- Opened ~3.1 lakh new accounts, a rise of 31% YoY, taking the total count to 1.8 crore accounts.
- Digital engagement continued to improve through its FinoPay mobile application, which witnessed a rise of 38% in its active users for the month, reaching ~8.4 lakh.

2. Preparing for an SFB transition

The Bank's loan referral business segment, which serves as a pilot for its proposed Small Finance Bank, continued to make strong progress, with referral loan disbursements increasing 3.5x to ~₹240 crore. This underscores the strong credit potential within its customer ecosystem and supports the Bank's long-term lending strategy.

3. Transaction Business (Remittance, Micro ATM, and AePS)

The overall ecosystem shift from cash to UPI and focus on higher-quality, more transacting merchants has resulted in throughput moderation. However, the pace of degrowth in this segment has eased compared to previous months.

The above information is based on provisional and unaudited numbers.

This disclosure shall also be made available on the Bank's website at www.fino.bank.in.

Kindly take the above information on record.

Yours faithfully,
For Fino Payments Bank Limited

Basavraj Loni
Company Secretary & Compliance Officer
Place: Navi Mumbai