

PRESS RELEASE**Bandhan Bank delivers steady asset quality and business growth.**

- Deposits grew 11% YoY reaching Rs.1.6 lakh crore as of September 2025
- Gross advances grew 7% YoY to Rs.1.4 lakh crore as of September 2025
- Q2 FY26 GNPA and net NPA flat at 5.0% and 1.4% respectively
- Banks Capital Adequacy Ratio including profits stood at 18.6%.

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter and six months ended Sept 30, 2025, at its meeting held in Kolkata on Thursday, October 30, 2025. The statutory auditors have reviewed the financial statements for the quarter ended Sept 30, 2025.

FINANCIAL RESULTS**Advances**

As of Sept 30, 2025, Gross Advances stood at Rs.1.4 lakh crore as against Rs.1.3 lakh crore in the previous year – a growth of 7% YoY and 5% QoQ

Secured Advances grew by 25% YoY and stands at nearly 55% of the total advances as of Q2FY26 as compared to 47% a year ago.

On a YoY basis, Retail book (other than housing) grew 66%, Wholesale Banking grew 27%, Housing book showed a growth of 12%, while the EEB book registered a degrowth of 13% YoY.

Non-EEB advances grew by 24% YoY and the share of non-EEB advances stands at 63% in Q2 FY26 compared to 55% in Q2 FY25

Deposits

As of Sept 30, 2025, total deposits stood at Rs.1.6 lakh crore as against Rs.1.4 lakh crore in the previous year – a growth of 11% YoY and 2% QoQ

CASA Deposits stood at Rs.44,211 crore and CASA Ratio stood at 28%.

CASA + Retail Term Deposits to total deposit ratio stands at 71%.

Asset Quality

The collection efficiency for EEB loans was marginally better at 98% for Q2 FY26

The Bank has seen sequential improvement in the SMA 1 and SMA 2 buckets for EEB portfolio.

The bank's Gross Non-Performing Assets (GNPA) stands at 5% in Q2 FY26, net NPA at 1.4% same as in previous quarter.

Provision Coverage Ratio as of Sept 30, 2025, is 73.7%.

Financials for the Half Year ended Sept 30, 2025

The Bank's net total income as of H1 FY26 was Rs.6,618 crore as compared to Rs.7,075 crore in H1 FY25

Net interest income (NII) as of H1 FY26, stood at Rs. 5,346 crore compared to Rs. 5,920 crore as of Q2 FY25

Operating Profit was Rs.2,979 crore in H1 FY26 compared to Rs. 3,796 crore in H1 FY25.

The provisions (other than tax) & contingencies charged to the Profit and Loss for H1 FY26 were at Rs. 2,299 crore compared to Rs. 1,129 crore in H1 FY25

The profit after tax for the six months ended September 30, 2025, stood at Rs.484 crore compared to Rs 2,001 crore.

Net Interest Margin (NIM) for the half year FY26 stands at 6.1%.

The Bank's RoA stood at 0.5% and RoE at 3.8% for the half year (annualised basis)

Financials for the quarter ended Sept 30, 2025

The Bank's net total income as of Q2 FY26 was Rs.3,135 crore as compared to Rs3,543 crore in Q2 FY25

Net interest income (NII) as of Q2 FY26, stood at Rs.2,589 crore compared to Rs. 2,934 crore as of Q2 FY25

Operating Profit was Rs. 1,310 crore in Q2 FY26 compared to Rs. 1,855 crore in Q2 FY25

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q2 FY26 were at Rs. 1153 crore compared to Rs. 606 crore in Q2 FY25

The profit after tax for the quarter ended Sept 30, 2025, stood at Rs.112 crore compared to Rs 937 crore in Q2 FY25

Capital Adequacy

As of Sept 30, 2025, the Bank's capital adequacy ratio, including profits, stood at 18.6% as against a regulatory requirement of 11.5%.

Speaking on the Bank's performance, **Partha Pratim Sengupta, MD & CEO**, said, "Bandhan Bank's current quarter performance reflects a transitional phase for the bank as we continue to realign towards a more diverse and resilient portfolio. As we drive this transformation, we are looking to achieve a balanced profitable growth to drive sustainable long term value creation for our stakeholders. By focusing on innovation in technology, refining our processes, and enhancing products and people capabilities, we are well-positioned to drive the next phase of growth for Bandhan Bank 2.0."

Key Highlights of Q2 FY26 Performance						
						Rs in crore
Particulars	Q2 FY26	Q1 FY26	QoQ Growth	H1 FY26	H1 FY25	YoY Growth
Advances	1,40,041	1,33,625	5%	1,40,041	1,30,649	7%
Deposits	1,58,075	1,54,666	2%	1,58,075	1,42,510	11%
Net Interest Income	2,589	2,757	-6%	5,346	5,920	-10%
Net Total Income	3,135	3,483	-10%	6,618	7,075	-6%
Operating Profit	1,310	1,668	-21%	2,979	3,796	-22%
Net Profit	112	372	-70%	484	2,001	-76%
Gross NPA Ratio	5.0%	5.0%	NA	5.0%	4.7%	NA
Net NPA Ratio	1.4%	1.4%	NA	1.4%	1.3%	NA

Distribution Network

The Bank's distribution network spans nearly 6,350 outlets The Bank added 9 lakh customers during the quarter and current customers stand at over 3.23 crore customers. The Bank currently has over 73,500 employees

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 6350 banking outlets. With the trust of more than 3.2 crore customers. Bandhan Bank has a deposit base of Rs.1.58 lakh crores as of Sept 30, 2025. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.40 lakh crore as of Sept 30, 2025.

For media queries please contact:

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