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

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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.

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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

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(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

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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

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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