Bandhan Bank Limited
Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502
Email: companysecretary@bandhanbank.com | Website: www.bandhan.bank.in

Ref. No.: BBL/SEC/020/2026-27

April 28, 2026

BSE Limited
Dept. of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
BSE Scrip Code: 541153

National Stock Exchange of India Limited
The Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051
NSE Symbol: BANDHANBNK

Dear Sir/Madam,

Sub.: Outcome of Board Meeting – the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR')

Audited Financial Results

1) Pursuant to the provisions of Regulation 33 and other applicable provisions of the SEBI LODR, please be informed that the Board of Directors (the '**Board**') of Bandhan Bank Limited ('**the Bank**'), at its meeting held today, i.e., **Tuesday, April 28, 2026**, has, *inter alia*, considered and approved the Audited Financial Results of the Bank, for the quarter (Q4) and Financial Year ended March 31, 2026.

   Pursuant to Regulation 33(3)(d) of the SEBI LODR, it is hereby declared that the Joint Statutory Auditors of the Bank, i.e., M/s. V. Sankar Aiyar & Co., Chartered Accountants, and M/s. V. Singhi & Associates, Chartered Accountants, have submitted their Audit Report on the aforesaid Audited Financial Results of the Bank, with unmodified opinion.

   Accordingly, please find enclosed:

   i) the Audited Financial Results of the Bank, for the quarter (Q4) and Financial Year ended March 31, 2026;

   ii) the Audit Report, issued by the Joint Statutory Auditors of the Bank, on the aforesaid Audited Financial Results; and

   iii) A copy of Press Release on the aforesaid Audited Financial Results of the Bank.

   A copy of Earnings Update Presentation on the aforesaid Financial Results of the Bank is being submitted separately.

   Further, please note that the window for trading in securities of the Bank, which was closed for

its Designated Persons and their immediate relatives, Auditors and Connected Persons, from April 01, 2026, shall re-open 48 hours after this declaration of the aforesaid Audited Financial Results.

Dividend

2) The Board, at its aforesaid meeting held today, has also recommended Dividend of Rs. 1.50 (Rupee One and Fifty Paisa Only), per equity share having face value of Rs. 10 each (i.e., 15%), from the profits of the Bank for the Financial Year ended March 31, 2026, for the approval of Shareholders of the Bank at their ensuing Annual General Meeting ('**AGM**'). The Dividend on equity shares will be paid/ dispatched after the same is approved by the Shareholders at the ensuing AGM.

Changes in Senior Management

3) This is in continuation to the letter bearing Ref. No.: BBL/SEC/002/2026-27, dated April 01, 2026, intimating the resignation of Mr. Vishal Wadhwa from the position of Head – Emerging Entrepreneurs Business and that his last working day with the Bank would be June 29, 2026. Accordingly, the Board, at its meeting held today, has approved the appointment of Mr. Surajit Roy Choudhury as the Head – Emerging Entrepreneurs Business of the Bank, with effect from June 30, 2026 or the date on which he takes over charge, whichever is earlier.

Brief Profile of Mr. Surajit Roy Choudhury

Mr. Surajit Roy Choudhury has over 25 years of extensive experience in the banking industry and has worked with organizations, such as, Federal Bank, ICICI Bank, HDFC Bank and IndusInd Bank. Mr. Roy Choudhury joined Bandhan Bank as Regional Head, Branch Banking in November 2017 and he was last serving as the Zonal Branch Banking Head – East Zone I. His rich experience in branch banking, understanding of the Emerging Entrepreneurs Business at the ground level during his stint as Regional Head, Branch Banking, and his leadership contributions in liabilities growth make him well-suited for the role elevation and to lead this function effectively.

4) Further, the Board, at its aforesaid meeting held today, has also approved the appointment of Mr. Sujoy Roy as the National Collection Head for all lending products of the Bank, with effect from April 28, 2026.

Brief Profile of Mr. Sujoy Roy

Mr. Sujoy Roy has over 27 years of extensive experience in the banking industry and has worked with State Bank of Travancore and Axis Bank. Mr. Roy joined Bandhan Bank as Zonal Head, Branch Banking in December 2014 and reached to the role of Head - Branch Banking, spearheading the business with India wide expansion of branch operations and ~ Rs. 150,000 Crore liabilities portfolio. Thereafter, Mr. Roy led lending to NBFCs, Healthcare & Educational Segments and SME Businesses. Considering his experience both in liabilities and assets side of the business, he is

considered suitable to lead the Collection of all lending products of the Bank, including setting up collection strategy and governance aligned with the Bank's overall objectives.

Postal Ballot

5) This is in furtherance of the Bank's earlier disclosures dated February 12, 2026, and March 25, 2026, with respect to the appointment of Mr. Debashish Mukherjee (DIN: 08193978) as an Independent Director, with effect from March 25, 2026, for a term of three consecutive years, not liable to retire by rotation, subject to approval of the Shareholders of the Bank. Please be informed that the Board of the Bank, at its meeting held today, has approved the proposal for seeking approval of the Shareholders of the Bank on the following item of Special Business by means of Postal Ballot, by way of remote e-voting process only:

Sl. No.	Description of Business	Type of Resolution
1.	Appointment of Mr. Debashish Mukherjee (DIN: 08193978) as an Independent Director	Special

The Notice of the Postal Ballot, including the Explanatory Statement thereto, and other details, including the details with respect to the remote e-voting process, will be submitted in due course of time.

The Board Meeting commenced at 10:00 A.M. and concluded at 03:35 P.M.

You are requested to take note of the above.

This disclosure and the above-mentioned enclosed documents are being simultaneously uploaded on the Bank's website at www.bandhan.bank.in.

Thanking you.

Yours faithfully,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary

Encl.: As above

Bandhan Bank Limited
DN-32, Sector V, Salt Lake, Kolkata - 700091
CIN: L67190WB2014PLC204622
Tel: 033-66090909; www.bandhan.bank.in; Email: info@bandhanbank.com

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in lakhs)

	Particulars	Quarter Ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 5)	Unaudited	Audited (Refer Note 5)	Audited	Audited
1	**Interest Earned (a+b+c+d)**	**5,42,843.13**	**5,43,123.92**	**5,43,386.35**	**21,68,911.22**	**21,94,822.87**
	a) Interest/discount on advances/bills	4,65,446.99	4,68,493.23	4,76,355.52	18,54,715.59	19,36,746.39
	b) Income on Investments	60,142.67	68,291.69	58,223.21	2,63,733.03	2,18,186.82
	c) Interest on balance with Reserve Bank of India and other inter bank funds	3,139.33	1,136.57	929.41	8,187.00	9,717.65
	d) Others	14,114.14	5,202.43	7,878.21	42,275.60	30,172.01
2	Other Income	77,069.49	69,100.69	69,961.88	2,73,402.28	2,96,660.00
3	**Total Income (1+2)**	**6,19,912.62**	**6,12,224.61**	**6,13,348.23**	**24,42,313.50**	**24,91,482.87**
4	Interest Expended	2,63,284.01	2,74,293.85	2,67,796.83	10,85,942.34	10,45,764.51
5	Operating Expenses (i + ii)	2,12,512.64	1,93,430.22	1,88,417.53	7,69,879.20	7,06,849.51
	i) Employees Cost	1,15,840.30	1,13,346.28	1,08,421.93	4,49,274.17	4,36,097.53
	ii) Other Operating Expenses	96,672.34	80,083.94	79,995.60	3,20,605.03	2,70,751.98
6	**Total Expenditure (4+5) (Excluding provisions & Contingencies)**	**4,75,796.65**	**4,67,724.07**	**4,56,214.36**	**18,55,821.54**	**17,52,614.02**
7	**Operating Profit before Provisions & Contingencies (3-6)**	**1,44,115.97**	**1,44,500.54**	**1,57,133.87**	**5,86,491.96**	**7,38,868.85**
8	Provisions (other than tax) & Contingencies	67,701.14	1,15,462.81	1,26,015.93	4,13,110.85	3,76,541.15
9	Exceptional Items	-	-	-	-	-
10	**Profit from ordinary activities before tax (7-8-9)**	**76,414.83**	**29,037.73**	**31,117.94**	**1,73,381.11**	**3,62,327.70**
11	Tax Expenses	23,000.99	8,478.64	(672.49)	51,024.84	87,798.15
12	**Net Profit from ordinary activities after tax (10-11)**	**53,413.84**	**20,559.09**	**31,790.43**	**1,22,356.27**	**2,74,529.55**
13	Extraordinary items (net of tax expenses)	-	-	-	-	-
14	**Net Profit for the period (12-13)**	**53,413.84**	**20,559.09**	**31,790.43**	**1,22,356.27**	**2,74,529.55**
15	Paid up equity share capital (Face value of ₹ 10/- each)	1,61,097.23	1,61,097.14	1,61,097.14	1,61,097.23	1,61,097.14
16	Reserve excluding revaluation reserves				23,64,534.28	22,74,813.04
17	**Analytical Ratios:**					
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (%)	18.04	17.33	18.71	18.04	18.71
	(iii) Earning per share (₹) (Face Value of ₹ 10/- each):					
	(a) Basic EPS before & after extraordinary items*	3.32	1.28	1.97	7.60	17.04
	(b) Diluted EPS before & after extraordinary items*	3.31	1.28	1.97	7.59	17.04
	(iv) NPA Ratios:					
	(a) Gross NPAs	5,01,955.12	4,80,498.56	6,43,556.16	5,01,955.12	6,43,556.16
	(b) Net NPAs	1,45,209.10	1,40,212.28	1,69,284.92	1,45,209.10	1,69,284.92
	(c) % of Gross NPAs to Gross Advances	3.27%	3.33%	4.71%	3.27%	4.71%
	(d) % of Net NPAs to Net Advances	0.97%	0.99%	1.28%	0.97%	1.28%
	(e) Return on Assets (average)*	0.27%	0.11%	0.17%	0.64%	1.53%

* Figures for the quarters are not annualised

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

Bandhan Bank Limited Kolkata

V. Singhi & Associates Chartered Accountants

Bandhan Bank Limited
DN-32, Sector V, Salt Lake, Kolkata - 700091
CIN: L67190WB2014PLC204622
Tel: 033-66090909; www.bandhan.bank.in; Email: info@bandhanbank.com

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	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 5)	Unaudited	Audited (Refer Note 5)	Audited	Audited
1	**Segment Revenue**					
a)	Treasury	66,270.79	72,917.10	61,497.18	3,08,363.96	2,51,781.92
b)	Retail Banking	5,50,683.39	5,49,199.05	5,44,741.93	21,91,163.58	21,93,735.20
c)	Wholesale Banking	74,645.73	70,384.50	66,587.56	2,72,788.92	2,21,313.80
d)	Other Banking Operations	21,348.54	12,751.63	15,937.12	54,828.71	38,580.28
e)	Unallocated	-	-	-	-	-
	Total	**7,12,948.45**	**7,05,252.28**	**6,88,763.79**	**28,27,145.17**	**27,05,411.20**
	Less: Inter segment revenue	93,035.83	93,027.67	75,415.56	3,84,831.67	2,13,928.33
	Income from operations	**6,19,912.62**	**6,12,224.61**	**6,13,348.23**	**24,42,313.50**	**24,91,482.87**
2	**Segment Results**					
a)	Treasury	20,593.14	25,734.48	17,313.75	98,190.36	84,032.62
b)	Retail Banking	43,483.93	(3,765.88)	(1,833.77)	46,628.76	2,34,519.57
c)	Wholesale Banking	(8,050.82)	(5,098.97)	305.70	(23,795.78)	7,010.12
d)	Other Banking Operations	20,388.58	12,168.10	15,332.26	52,357.77	36,765.39
e)	Unallocated	-	-	-	-	-
	Total Profit Before Tax	**76,414.83**	**29,037.73**	**31,117.94**	**1,73,381.11**	**3,62,327.70**
3	**Segment Assets**					
a)	Treasury	52,59,116.38	47,53,073.71	50,41,635.41	52,59,116.38	50,41,635.41
b)	Retail Banking	1,17,38,791.61	1,10,65,113.68	1,10,28,345.67	1,17,38,791.61	1,10,28,345.67
c)	Wholesale Banking	39,68,988.55	36,49,377.77	29,53,253.90	39,68,988.55	29,53,253.90
d)	Other Banking Operations	7,542.00	5,638.92	4,502.31	7,542.00	4,502.31
e)	Unallocated	1,37,934.11	1,39,897.53	1,19,891.56	1,37,934.11	1,19,891.56
	Total	**2,11,12,372.65**	**1,96,13,101.61**	**1,91,47,628.85**	**2,11,12,372.65**	**1,91,47,628.85**
4	**Segment Liabilities**					
a)	Treasury	14,98,679.65	10,46,361.21	11,64,295.49	14,98,679.65	11,64,295.49
b)	Retail Banking	1,62,19,709.82	1,54,95,910.92	1,49,77,004.66	1,62,19,709.82	1,49,77,004.66
c)	Wholesale Banking	8,18,337.13	5,47,562.28	5,27,263.28	8,18,337.13	5,27,263.28
d)	Other Banking Operations	-	-	-	-	-
e)	Unallocated	18,156.38	14,047.69	18,564.73	18,156.38	18,564.73
	Total	**1,85,54,882.98**	**1,71,03,882.10**	**1,66,87,128.16**	**1,85,54,882.98**	**1,66,87,128.16**
5	**Capital, Employees stock options outstanding and Reserves**	**25,57,489.67**	**25,09,219.51**	**24,60,500.69**	**25,57,489.67**	**24,60,500.69**
6	**Total (4)+(5)**	**2,11,12,372.65**	**1,96,13,101.61**	**1,91,47,628.85**	**2,11,12,372.65**	**1,91,47,628.85**

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 disclosures 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.

Bandhan Bank Limited Kolkata

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

Notes:

1 **Statement of Assets and Liabilities as at March 31,2026 is given below :**

(₹ in lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
Capital & Liabilities		
Capital	1,61,097.23	1,61,097.14
Employees stock options outstanding	31,858.18	24,590.51
Reserves & Surplus	23,64,534.28	22,74,813.04
Deposits	1,66,34,444.65	1,51,21,249.91
Borrowings	14,30,281.32	11,13,849.27
Other Liabilities and Provisions	4,90,156.99	4,52,028.98
Total	**2,11,12,372.65**	**1,91,47,628.85**
Assets		
Cash and Balances with Reserve Bank of India	13,12,669.28	7,47,744.96
Balances with Banks and Money at call and short notice	82,443.35	2,09,194.16
Investments	38,66,828.19	40,71,227.55
Advances	1,50,10,377.79	1,31,98,731.77
Fixed Assets	1,40,129.55	1,18,038.19
Other Assets	6,99,924.49	8,02,692.22
Total	**2,11,12,372.65**	**1,91,47,628.85**

2 **Cash Flow Statement for the year ended March 31,2026 is given below :**

(₹ in lakhs)

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
	Audited	Audited
Cash flow from Operating Activities :		
Profit Before Taxation	1,73,381.11	3,62,327.70
Adjustments for :		
Depreciation and amortization	30,415.52	27,920.19
Provisions & Contingencies	4,13,110.85	3,76,541.15
Interest Income from fixed deposits	(1,284.38)	(1,158.68)
Profit on sale of Held-to-maturity (HTM) securities	(9,608.73)	(1,745.72)
Interest Income from Investments in Held-to-maturity (HTM) securities	(1,68,915.15)	(1,52,576.23)
Reversal of provision for depreciation in value of investments	(5,201.94)	(28,597.84)
Employee Stock Options Expense	7,765.55	21,069.74
Loss on sale of fixed assets	133.31	2.10
Operating Profit Before Working Capital Changes	**4,39,796.14**	**6,03,782.41**
Movements in working capital :		
Increase in Advances	(22,20,319.88)	(14,56,317.27)
Decrease in Other Assets	1,15,585.97	1,53,406.32
(Increase)/Decrease in Investment in HFT & AFS securities	2,96,968.69	(5,69,680.47)
Increase in Deposits	15,13,194.75	16,01,051.29
(Decrease)/Increase in Other Current Liabilities and Provisions	34,315.62	(5,860.36)
Cash flows generated from operations	**1,79,541.29**	**3,26,381.92**
Direct Taxes Paid (net of refunds)	(65,282.12)	(51,149.23)
Net Cash flows generated from Operating Activities (A)	**1,14,259.17**	**2,75,232.69**
Cash flow from Investing Activities :		
Purchase of Fixed Assets/Capital work-in-progress	(52,868.64)	(28,807.20)
Sale of Fixed Assets	228.43	189.38
Interest Received from fixed deposits	1,282.12	1,156.71
Interest Income from Investments in Held-to-maturity (HTM) securities	1,72,761.07	1,44,492.39
Increase in Held to Maturity Investment	(89,744.79)	(5,04,896.00)
Deposits created with banks and financial institutions	(2.59)	(7.43)
Net Cash flows from / (used in) Investing Activities (B)	**31,655.60**	**(3,87,872.15)**
Cash flow from Financing Activities :		
Dividend paid	(24,164.57)	(24,164.55)
Proceeds from share issue (Including share premium)	1.23	2.98
Proceeds/(Repayment) of short term borrowings	3,40,665.00	(2,07,683.05)
Repayment of long term borrowings	(24,232.95)	(3,15,620.09)
Net Cash flows generated from/(used in) Financing Activities(C)	**2,92,268.71**	**(5,47,464.71)**
Net Increase/ (Decrease) In Cash And Cash Equivalents (A+B+C)	**4,38,183.48**	**(6,60,104.17)**
Cash And Cash Equivalents at the beginning of the year	9,56,732.33	16,16,836.50
Cash And Cash Equivalents at the end of the year	**13,94,915.81**	**9,56,732.33**

Cash and Cash Equivalents excludes Lien marked Fixed Deposits of ₹ 73.56 lakhs (March 31, 2025: ₹ 70.97 lakhs) with original maturity of more than three months & amount transferred to Unpaid Dividend account of ₹ 123.26 lakhs (March 31, 2025: ₹ 135.82 lakhs).

V. Singhi & Associates Chartered Accountants

V. SANKAR AIYAR & CO NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

Bandhan Bank Limited Kolkata

Notes:

3 The financial results for the year ended March 31, 2026 have been subjected to audit 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 and year ended March 31, 2025 were reviewed/ audited by the Bank's joint statutory auditors (Singhi & Co., Chartered Accountants and V. Sankar Aiyar & Co., Chartered Accountants).

4 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 2013 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.

5 The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.

6 During the quarter and year ended March 31, 2026, the Bank has allotted 909 equity shares of ₹ 10/- each in respect of stock option exercised aggregating to ₹ 1.23 lakhs. Accordingly, share capital increased by ₹ 0.09 and share premium increased by ₹ 1.14 lakhs. Further an amount of ₹ 0.41 lakh has been transferred from Employee stock options outstanding to securites premium on account of fair value cost of employee stock options excersised.

7 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.

8 The Board of Directors at its meeting held on April 28, 2026, has proposed a dividend of ₹ 1.50 per share (Previous Year- ₹ 1.50 per share) for the year ended March 31, 2026 subject to approval of the members at the ensuing Annual General Meeting. In terms of revised Accounting Standard (AS) 4 'Contingencies and Events occurring after the Balance sheet date as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, the Bank has not accounted for proposed dividend aggregating to ₹ 24,164.58 lakhs (previous year: ₹ 24,164.57 lakhs) as a liability for the year ended March 31, 2026. Effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2026 and March 31, 2025.

9 Details of loans transferred and acquired excluding through Inter- Bank Participation Certificate (IBPC) during the quarter ended March 31, 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 March 31, 2026 are given below:

Particulars	Value
Aggregate amount of loans acquired* (₹ In lakhs)	2,00,747.10
Weighted average residual maturity (in years)	0.47
Weighted average holding period by originator (in years)	1.55
Retention of beneficial economic interest by the originator	10.00%
Tangible security coverage (%)	6.27%

* The loans are not rated

(ii) During the quarter ended March 31, 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) Details of ratings of Security Receipts (SRs) outstanding as on March 31, 2026 are given below -

(₹ in lakhs)

Rating	Rating Agency	Recovery Rating	Gross value of Outstanding SRs
RR1+	CRISIL	More than 150%	17.24
RR1	CRISIL	100%-150%	38.70
RR4	CRISIL	25%-50%	14,104.00
Unrated *	-	-	47,273.00

* Represents SR's received against stress loan transferred during the quarter ended December 31, 2025. The Net Book value of all the SR's is NIL as on March 31, 2026.

Bandhan Bank Limited Kolkata

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

10 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and COVID-19 related stress of Individuals and Small Businesses dated May 5, 2021 (Resolution Framework 2.0) are given below:

(₹ in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year i.e September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2026	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year*	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e March 31, 2026**
Personal Loans (Housing)	52,693.07	1,009.83	-	6,615.74	45,067.50
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**52,693.07**	**1,009.83**	-	**6,615.74**	**45,067.50**

*Net of increase in exposure during the period

**Does not include loans restructured under the above frameworks amounting to ₹. 876.33 lakhs which were not standard as at September 30, 2025 and upgraded to standard during the half year ended March 31, 2026.

11 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, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable.

12 Disclosure related to Project Finance for the quarter ended March 31, 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.	34	91,194.41
2. Projects under implementation accounts sanctioned during the quarter.	9	70,907.98
3. Projects under implementation accounts where DCCO has been achieved during the quarter	3	8,023.59
4. Projects under implementation accounts at the end of the quarter. (1+2-3) *	40	1,66,395.65
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.	4	24,693.26
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	4	24,693.26
5.2 Out of '5' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
5.3 Out of '5' – accounts in respect of which Resolution plan has failed.	Nil	Nil
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.	Nil	Nil
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	Nil	Nil
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	Nil	Nil
7.2. Out of '7', accounts where SBCF was not presanctioned or renewed continuously	Nil	Nil
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.	Nil	Nil
8.1 Out of '8' – accounts in respect of which Resolution plan has been implemented.	Nil	Nil
8.2 Out of '8' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
8.3 Out of '8' – accounts in respect of which Resolution plan has failed.	Nil	Nil

* In respect of number of accounts

Bandhan Bank Limited Kolkata

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

13 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. The Ministry of Labour & Employment has published draft Central Rules and FAQs to facilitate assessment of the financial impact arising from changes in the regulatory framework.

As per the actuarial valuation, the management has assessed and disclosed the incremental impact of the Labour Codes on its employee benefit obligations based on the information available as on date, in a manner consistent with the guidance issued by the Institute of Chartered Accountants of India ("ICAI"). Based on the preliminary assessment, the Bank has estimated and recognized an additional liability of ₹ 12,039.04 lakhs towards past service cost on gratuity which is included under "employee cost" during the quarter ended December 31, 2025 and year ended March 31, 2026. The incremental impact primarily arises from changes in the definition of wages, resulting in an increase in gratuity.

The Bank continues to monitor the finalisation of Central and State rules and upon clarifications / notification issued by the Government in relation to the Labour Codes will be appropriately accounted for.

14 Other Operating Expenses includes -

(₹ in lakhs)

Particulars	Quarter Ended		Year Ended	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Rent Expenses	10,191.94	9,651.51	39,411.82	36,479.62
PSLC Expenses	14,962.12	9,101.50	35,309.77	23,914.18
IT Operating Expenses	15,061.37	8,262.72	44,060.23	27,720.06

15 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, sale receipt from ARC etc.

16 As at March 31, 2026, the total number of Branches, Banking Units and ATM network stood at 1955, 4400 and 438 respectively.

17 The Bank does not have any Subsidiary, Associate or Joint venture as at March 31, 2026. Accordingly the Bank is not required to publish the consolidated financial results.

18 The above results have been recommended by the Audit Committee at its meeting held on April 27, 2026 and approved by the Board of Directors of the Bank at its meeting held today.

19 Figures of the previous year/quarters have been regrouped / reclassified wherever necessary to conform to current year/period's classification.

For Bandhan Bank Limited

Partha Pratim Sengupta
Managing Director & CEO
DIN: 08273324

Place : Kolkata
Date : April 28, 2026

Bandhan Bank Limited Kolkata

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates 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 - 700 001

Independent Auditor's Report on annual financial results of Bandhan Bank Limited for the year ended March 31, 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

Opinion

1. We have jointly audited the accompanying Financial Results of Bandhan Bank Limited (the "Bank") for the year ended March 31, 2026 attached herewith, 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 ("Listing Regulations"). As stated in Note 7 to the Financial Results, the disclosures relating to Pillar 3 disclosures as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding 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 in Financial Results, have not been audited by us.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Results:

   i. are presented in accordance with the requirements of the Listing Regulations in this regard other than the disclosures relating to Pillar 3 disclosure as at March 31, 2026 including leverage ratio, liquidity coverage ratio and net stable funding 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 in the financial results and have not been audited by us; and

   ii. gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("Act") read with the 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 ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the net profit and other financial information for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our joint audit in accordance with the Standard on Auditing (SAs) specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion on Financial Results.

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

Board of Directors' Responsibility for the Financial Results

4. These Financial Results have been compiled from the annual audited financial statements. The Bank's Board of Directors are responsible for the preparation and presentation of these Financial Results that gives a true and fair view of the net profit and other financial information of the Bank 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, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act / Banking Regulation Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Financial Results, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

6. The Board of Directors of the Bank are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(I) of the Act, we are also responsible for expressing our opinion on whether the Bank has internal financial controls with reference to the Financial Statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

V. SANKAR AIYAR & CO. NEW DELHI FRN 109208W CHARTERED ACCOUNTANTS

V. Singhi & Associates Chartered Accountants

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure, and content of the Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The financial results for the corresponding quarter and year ended March 31, 2025 were jointly audited by Singhi & Co. and V. Sankar Aiyar & Co., who vide their audit report dated April 30, 2025 expressed an unmodified opinion on those audited financial results.

12. As described in Note 5 of the financial results, the figures for the last quarter in each of the financial years are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the respective financial years, which were subject to limited review by us.

Our opinion on the financial results is not modified in respect of the above matters.

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: 26514998KNRDGX5216
Place: Kolkata
Date: April 28, 2026

For **V. Singhi & Associates**
Chartered Accountants
(Firm Registration No. 311017E)

Sunil Singhi

Sunil Singhi
Partner
Membership No. 060854
UDIN: 26060854CZNBTN4012
Place: Kolkata
Date: April 28, 2026

V. Singhi & Associates Chartered Accountants

Bandhan Bank Limited
Head Office: Floors 12 - 14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502
Email: info@bandhanbank.com | Website: www.bandhan.bank.in

April 28, 2026

BSE Limited
Dept. of Corporate Services
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Scrip Code: 541153

National Stock Exchange of India Limited
The Listing Department
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (E)
Mumbai- 400051
NSE Symbol: BANDHANBNK

Dear Sir/Madam,

Sub.: Declaration on Unmodified Audit Report

In terms of Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to confirm that the Joint Statutory Auditors of the Bank, *viz.*, M/s. V. Sankar Aiyar & Co., Chartered Accountants, and M/s. V. Singhi & Associates, Chartered Accountants, have issued Audit Report on the Audited Standalone Financial Results of the Bank, for the quarter and financial year ended March 31, 2026, with unmodified opinion.

Thanking you.

Yours faithfully,
For **Bandhan Bank Limited**

Rajeev Mantri

Bandhan Bank Limited Kolkata

Rajeev Mantri
Chief Financial Officer

PRESS RELEASE

Bank's Q4 FY26 PAT up 68% YoY, at Rs 534 crore, QoQ up 159%

- Deposits grew 10% YoY reaching Rs.1.66 lakh crore as of March 2026
- Gross advances grew 13% YoY to Rs.1.54 lakh crore as of March 2026
- Retail deposits (CASA + RTD) up 18%, Retail to total deposits at 74%
- Secured Advances grew 25% YoY and now constitute nearly 56% of the total loan book
- GNPA at 3.3% and Net NPA at 1.0% in Q4 FY26 flat sequentially.

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter and financial year ended March 31, 2026, at its meeting held in Kolkata on Tuesday, April 28, 2026. The statutory auditors have audited the financial statements for the quarter and financial year ended March 31, 2026.

FINANCIAL RESULTS

Deposits

As of March 31, 2026, total deposits stood at Rs.1.66 lakh crore as against Rs.1.51 lakh crore in the previous year – a growth of 10% YoY

In Q4 FY26, CASA Deposits stood at Rs.48,752 crore and CASA Ratio stood at 29%, CASA + Retail TD to total deposit ratio stands at 74%

Advances

As of March 31, 2026, Gross Advances stood at Rs.1.54 lakh crore as against Rs.1.37 lakh crore in the previous year – a growth of 13% YoY

On a YoY basis, Retail book (other than housing) grew 46%, Wholesale Banking grew 33%, and the Housing book showed a growth of 8%.

EEB book saw a sequential growth of 8% QoQ

Asset Quality

The collection efficiency for EEB loans was higher at 99.3% for Q4 FY26 vs 98.2% for Q3 FY26

Q4 FY26 Net NPA stood at 1.0% and Gross NPA at 3.3%, flat sequentially. Q4 FY25 gross NPA was at 4.7% and Net NPA at 1.3%

Provision Coverage Ratio (Including Technical Write-offs) as of March 31, 2026, is 84.9%.

Financials for the quarter ended March 31, 2026

The Bank's net revenue as of Q4 FY26 was Rs.3,567 crore as compared to Rs. 3,456 crore in Q4 FY25; a growth of 3.2% YoY.

Net interest income (NII) as of Q4 FY26, stood at Rs.2,796 crore compared to Rs. 2,756 crore as of Q4 FY25, representing a growth of 1.4% YoY.

Net Interest Margin (NIM) for the quarter was 6.2% in Q4 FY26

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q4 FY26 were at Rs.677 crore.

The profit after tax for the quarter ended March 31, 2026, stood at Rs.534 crore compared to Rs 318 crore, registering a growth of 68% YoY.

The Bank's RoA stood at 1.1% and RoE at 8.5% for Q4 FY26

Financials for the financial year ended March 31, 2026
The Bank's net revenue as of FY26 was Rs.13,564 crore

Net interest income (NII) as of FY26, stood at Rs. 10,830 crore

NIM for FY26 stood at 6.1%

The provisions (other than tax) & contingencies charged to the Profit and Loss for FY26 were at Rs.4,131 crore

The profit after tax for the financial year March 31, 2026, stood at Rs.1,224 crore.

The Bank's RoA stood at 0.6% and RoE at 4.8% for FY26 (annualised basis)

As of March 31, 2026, the Bank's capital adequacy ratio including profits stood at 18.0% well above the regulatory requirement of 11.5%.

Board of Directors has recommended a dividend of Rs 1.50 per share

Distribution Network
The Bank's distribution network spans more than 6,350 outlets. The Bank currently has 75,000 plus employees

Speaking on the Bank's performance, ***MD & CEO, Partha Pratim Sengupta*** *said, "Bandhan Bank's FY 2025–26 performance underscores the strength of our franchise, supported by disciplined execution and diversifying business model. We will continue to pursue customer-centric, digital-led growth by enhancing distribution channels, expanding our product suite, and leveraging data-driven insights to deliver sustainable, risk-adjusted growth."*

Key Highlights of Quarterly Performance			
			Rs in crore
Particulars	**Q4 FY26**	**Q4 FY25**	**YoY Growth**
Advances	1,54,233	1,36,995	12.6%
Deposits	1,66,344	1,51,212	10%
CASA	48,752	47,437	2.8%
Net Interest Income	2,796	2,756	1.4%
Net Total Income	3,567	3,456	3.2%
Net Profit	534	318	68%
Gross NPA (%)	3.3%	4.7%	-144 bps
Net NPA (%)	1.0%	1.3%	-32 bps
CRAR* (Including Profits)	18.0%	18.7%	-67 bps

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 over 6350 banking outlets. With the trust of 3.2 crore customers, Bandhan Bank has a deposit base of Rs.1.66 lakh crores as of March 31, 2026. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.54 lakh crore as of March 31, 2026.

For media queries please contact:

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