

PRESS RELEASE

## **Bandhan Bank total business crosses Rs 3 lakh crore Bank's Q3 FY26 PAT up 84% QoQ, at Rs 206 crore**

- Deposits grew 11% YoY reaching Rs.1.57 lakh crore as of December 2025
- Gross advances grew 10% YoY to Rs.1.45 lakh crore as of December 2025
- Secured Advances grew 27% YoY and now constitute nearly 57% of the total loan book
- GNPA at 3.3% in Q3 FY26 vs 5.0% in Q2 FY26, Net NPA stood at 1.0% in Q3 FY26 vs 1.4% QoQ.
- Profit After Tax for Q3 FY26 stood at Rs. 206 crore; sequential growth of 84%

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter and nine months ended December 31, 2025, at its meeting held in Kolkata on Thursday, January 22, 2026. The statutory auditors have reviewed the financial statements for the quarter ended December 31, 2025.

### **FINANCIAL RESULTS**

#### **Deposits**

As of December 31, 2025, total deposits stood at Rs.1.57 lakh crore as against Rs.1.41 lakh crore in the previous year – a growth of 11% YoY

CASA Deposits stood at Rs.42,730 crore and CASA Ratio stood at 27%, CASA + Retail TD to total deposit ratio stands above 72%

#### **Advances**

As of December 31, 2025, Gross Advances stood at Rs.1.45 lakh crore as against Rs.1.32 lakh crore in the previous year – a growth of 10% YoY

On a YoY basis, Retail book (other than housing) grew 57%, Wholesale Banking grew 32%, and the Housing book showed a growth of 10% (excluding IBPC).

#### **Asset Quality**

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

Provision Coverage Ratio (Including Technical Write-offs) as of December 31, 2025, is 84.3%.

#### **Financials for the quarter ended December 31, 2025**

The Bank's net revenue as of Q3 FY26 was Rs.3,379 crore as compared to Rs. 3,135 crore in Q2 FY26; a growth of 7.8% QoQ.

Net interest income (NII) as of Q3 FY26, stood at Rs.2,688 crore compared to Rs. 2,589 crore as of Q2 FY26, representing a growth of 3.8% QoQ.

Net Interest Margin (NIM) for the quarter was 5.9% compared to 5.8% in Q2 FY26

Operating Profit was Rs.1,445 crore in Q3 FY26 compared to Rs.1,310 crore in Q2 FY26, up 10% QoQ.

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q3 FY26 were at Rs.1,155 crore, flat QoQ

The profit after tax for the quarter ended December 31, 2025, stood at Rs.206 crore compared to Rs 112 crore, registering a growth of 84% QoQ.

### **Financials for the nine months ended December 31, 2025**

The Bank's net revenue as of 9M FY26 was Rs.9,997 crore as compared to Rs.11,002 crore in 9M FY25

Net interest income (NII) as of 9M FY26, stood at Rs. 8,034 crore compared to Rs. 8,735 crore in 9M FY25

NIM for 9M FY26 stood at 6.0%

Operating Profit was Rs.4,424 crore in 9M FY26 compared to Rs.5,817 crore in 9M FY25

The provisions (other than tax) & contingencies charged to the Profit and Loss for 9M FY26 were at Rs.3,454 crore compared to Rs. 2,505 crore in 9M FY25

The profit after tax for the nine months ended December 31, 2025, stood at Rs.689 crore compared to Rs 2,427 crore.

The Bank's RoA stood at 0.5% and RoE at 3.6% for the nine months (annualised basis)

As of December 31, 2025, the Bank's capital adequacy ratio including profits stood at 17.8% well above the regulatory requirement of 11.5%.

### **Distribution Network**

The Bank's distribution network spans more than 6,350 outlets. The Bank currently has more than 74,500 employees

Speaking on the Bank's performance, **MD & CEO, Partha Pratim Sengupta** said, "Bandhan Bank's third quarter performance over the last quarters reflects the strengthening fundamentals and steady turn around. In Q4, we are set to accelerate multiple digital initiatives aimed at enhancing customer experience, operational efficiency, and scalability. We remain fully committed to building a strong, more resilient and more diversified bank. These efforts position us well for sustainable and profitable growth going forward."

Key Highlights of Quarterly Performance			
			Rs in crore
Particulars	Q3 FY26	Q2 FY26	QoQ Growth
Advances	1,45,224	1,40,041	3.7%
Deposits	1,56,724	1,58,075	-0.9%
CASA	42,730	44,211	-3.4%
Net Interest Income	2,688	2,589	3.8%
Net Total Income	3,379	3,135	7.8%
Operating Profit	1,445	1,310	10.3%
Net Profit	206	112	83.9%
Gross NPA (%)	3.3%	5.0%	-169 bps
Net NPA (%)	1.0%	1.4%	-38 bps
CRAR* (Including Profits)	17.8%	18.6%	-79 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 3.25 crore customers, Bandhan Bank has a deposit base of Rs.1.57 lakh crores as of December 31, 2025. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.45 lakh crore as of December 31, 2025.*

**For media queries please contact:**

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