

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:**

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