

PRESS RELEASE**Bandhan Bank's Q1 FY26 PAT grows 17% sequentially at Rs 372 crore**

Secured Book share grew from 43% to above 52% YoY

- Deposits grew 16% YoY, reaching Rs.1.55 lakh crore as of end-June 2025
- Gross advances grew 6% YoY at Rs.1.34 lakh crore as of end-June 2025
- Secured book grew at 29% in Q1 FY26 YoY
- Net NPA stood at 1.4% in Q1 FY26
- Profit After Tax for Q1 FY26 stood at Rs. 372 crore

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter ended June 30, 2025, at its meeting held in Kolkata on Friday, July 18, 2025. The statutory auditors have reviewed the financial statements for the quarter ended June 30, 2025.

FINANCIAL RESULTS**Financials for the quarter ended June 30, 2025**

The Bank's net revenue as of Q1 FY26 was Rs.3,483 crore as compared to Rs.3,533 crore in Q1 FY25, Rs. 3,456 crore in Q4 FY25

Net interest income (NII) as of Q1 FY26 stood at Rs.2,757 crore as against Rs.2,987 crore in Q1 FY25, Q4 FY25 NII at Rs. 2,756 crore

Net Interest Margin (NIM) for the quarter was 6.4%

Operating Profit was Rs.1,668 crore in Q1 FY26 compared to Rs.1,941 crore in Q1 FY25, Rs 1,571 crore in Q4 FY25

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q1 FY26 were at Rs. 1,147 crore compared to Rs. 523 crore in Q1 FY25. In Q4 FY25, provisions were at Rs. 1,260 crore

The profit after tax for Q1 FY26 stood at Rs.372 crore compared to Rs. 1,063 crore in Q1 FY25, Rs 318 crore in Q4 FY25

Deposits

As of June 30, 2025, total deposits stood at Rs.1.55 lakh crore as against Rs.1.33 lakh crore in the previous year – a growth of 16% YoY

CASA Deposits stood at Rs.41,858 crore and CASA Ratio stood at 27.1%.

Retail Term Deposits at Rs. 63,661 crore, grew 34% YoY

Retail deposit (CASA + Retail TD) to total deposit ratio stands at 68%

Advances

As of June 30, 2025, Gross Advances stood at Rs.1.34 lakh crore as against Rs.1.26 lakh crore in the previous year – a growth of 6% YoY

On a YoY basis, Retail book (other than housing) grew 78%, Wholesale Banking grew 32% and the Housing book showed a growth of 15%. EEB Book shrunk by 15% during this period

Asset Quality

The collection efficiency for EEB loans stood at 97.6% for the quarter ended June 30, 2025.

The bank's Gross Non-Performing Assets (NPA) was 5.0% in Q1 FY26, Net NPA at 1.4% in Q1 FY26

Provision Coverage Ratio as of June 30, 2025, is 73.7%, including write-off PCR stands at 87.3%

Capital Adequacy

As of June 30, 2025, the Bank's capital adequacy ratio, including profits, stood at 19.4% as against a regulatory requirement of 11.5%.

Key Highlights of Q1 FY26 Performance					
					Rs in crore
Particulars	Q1 FY26	Q4 FY25	Q1 FY25	QoQ Growth	YoY Growth
Advances	1,33,625	1,36,995	1,25,619	-2%	6%
Deposits	1,54,666	1,51,212	1,33,207	2%	16%
Net Interest Income	2,757	2,756	2,987	0%	-8%
Net Total Income	3,483	3,456	3,533	1%	-1%
Operating Profit	1,668	1,571	1,941	6%	-14%
Net Profit	372	318	1,063	17%	-65%
Gross NPA Ratio	5.0%	4.7%	4.2%	NA	NA
Net NPA Ratio	1.4%	1.3%	1.1%	NA	NA

Speaking on the Bank's performance, MD & CEO Partha Pratim Sengupta said, "Bandhan Bank has delivered a sequentially improving performance in Q1 FY26, marked by strong growth in deposits and continued momentum in Retail & Wholesale banking. While the operating environment poses certain challenges, our performance reflects the underlying resilience of our business and the strength of our strategic direction. We remain focused on prudent risk management, operational efficiency, and delivering long-term value for our customers and stakeholders."

Distribution Network

The Bank's distribution network stands at nearly 6,350 outlets. The Bank's total customer base stands at 3.14 crore customers. The Bank currently has more than 73,000 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 3.14 crore customers. Bandhan Bank has a deposit base of Rs.1.55 lakh crore as of June 30, 2025. Bandhan Bank has achieved consistent growth, and its total assets stood at Rs.1.34 lakh crore as of June 30, 2025.

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