

Ref. No.: BBL/SEC/182/2025-26

January 04, 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.: Disclosure under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In accordance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the 'Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information' in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, Bandhan Bank Limited ('**Bank**') would like to intimate the following with respect to the Bank's Deposits, Advances and other information for the quarter ended December 31, 2025:

(in ₹ Crore unless specified otherwise)

| | December 31, 2024 | September 30, 2025 | December 31, 2025 | YoY (%) | QoQ (%) |
|------------------------------------|----------------------|-----------------------|----------------------|--------------|-------------|
| | | | (Approximate) | | |
| Loans & Advances (On book + PTC) | 132,019 | 140,041 | 145,227 | 10.0% | 3.7% |
| Total Deposits | 141,002 | 158,075 | 156,723 | 11.1% | -0.9% |
| CASA Deposits | 44,735 | 44,211 | 42,730 | -4.5% | -3.3% |
| Retail Term Deposits | 52,063 | 67,916 | 70,690 | 35.8% | 4.1% |
| <i>Retail Deposits (incl CASA)</i> | <i>96,798</i> | <i>112,127</i> | <i>113,420</i> | <i>17.2%</i> | <i>1.2%</i> |
| Bulk Deposits | 44,204 | 45,948 | 43,303 | -2.0% | -5.8% |
| Retail to Total Deposits (%) | 68.65% | 70.93% | 72.37% | | |
| Bulk to Total Term Deposits (%) | 45.92% | 40.35% | 37.99% | | |
| CASA Ratio (%) | 31.73% | 27.97% | 27.26% | | |

- LCR, as on December 31, 2025, stands at approximately 149.14%.

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

| Segments | For the month of September 30, 2025 | For the month of December 31, 2025 (Approximate) |
|-----------------|---|---|
| EEB | 97.5% | 98.0% |
| Non EEB | 98.5% | 98.3% |
| Pan Bank | 97.8% | 98.1% |

Please note that the numbers mentioned above, as on December 31, 2025, are provisional unaudited numbers and are subject to review / examine by the Audit Committee of the Board and the Board of Directors and are subject to limited review by the Statutory Auditors of the Bank.

You are requested to take note of the above.

This disclosure is being simultaneously uploaded at the Bank's website, www.bandhan.bank.in.

Thanking you.

Yours faithfully,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary