

January 30, 2026

BSE Limited

P.J. Towers,
Dalal Street,
Mumbai- 400 001

Scrip Code: 543386

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor, Plot No. C/1, G
Block, Bandra - Kurla Complex,
Bandra (E), Mumbai - 400 051

Symbol: FINOPB

Dear Sir/Madam,

Sub: Audio recording of the earnings call with the investors and analysts held on January 30, 2026 - Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Ref: Earnings call with Investors and Analysts on January 30, 2026

In continuation to our letter dated January 20, 2026 and pursuant to Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, the audio recording of earnings call with investors and analysts held on Friday, January 30, 2026 with respect to the Unaudited Financial Results for the quarter and nine months ended December 31, 2025 is available on the website of Fino Payments Bank Limited ("Bank") at the below link:

[Link for Audio](#)

The Investor Presentation of aforesaid call has already been submitted with the stock exchanges vide Bank's letter dated January 29, 2026, and the same is also available on the Bank's website at www.fino.bank.in

The transcript of aforesaid call will be submitted in accordance with the SEBI Listing Regulations.

Kindly take the same on your record.

Thanking You,

Yours Faithfully,

For Fino Payments Bank Limited

Basavraj Loni

Company Secretary & Compliance Officer

Place: Navi Mumbai