

Date: April 06, 2026

BSE Limited

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

National Stock Exchange of India Limited

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

Scrip Code: 543386

Symbol: FINOPB

Dear Sir/Madam,

Subject: Business performance Q4FY26

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information of Fino Payments Bank Limited (“**Bank**”) and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the Bank’s business performance for Q4FY26:

1. Liabilities

- ~7 lakh new bank accounts opened in Q4FY26 (March 2026: 3.13 lakh); total customer base at ~1.75 crore.
- Highest-ever quarterly renewal income of ₹62.2 crore.
- Deposits peaked at ₹2,950+ crore in March 2026 (all-time high).

2. Loan Referral

Strong momentum with 96% growth over Q3FY26, disbursements reaching ~₹600 crore through partner institutions, highlighting the growing credit potential within the ecosystem, and laying the foundation for the SFB journey ahead.

3. Transaction Business (Remittance, Micro ATM, AePS)

Declined ~30% vs Q3FY26 due to muted January & February 2026; however, witnessed a recovery in March 2026.

4. Digital Payment Services

- Moderation of ~25% vs Q3FY26, in line with our continuous risk-calibrated approach and impact due to recent developments.
- Focus remains on building a high-quality, active, and risk-mitigated merchant base.
- Stabilisation initiatives are underway, with recovery expected over the coming quarters.

While select segments reflect ongoing industry transitions, the Bank remains focused on strengthening core liabilities, improving the quality of business, and building scalable growth drivers aligned with its strategic roadmap.

The Bank will continue to progress on its SFB implementation journey, building a strong liability-first and prudent secured lending franchise with differentiated distribution strategy.

The above information is based on provisional unaudited numbers and being released ahead of the official announcement of the financial results for the quarter and financial year ended March 31, 2026, and is subject to review / approval by the Audit Committee, Board of Directors, and Statutory Auditors of the Bank.

This disclosure will also be available on the Bank's website at www.fino.bank.in.

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