Date: November 6, 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,

Subject: Business Performance Update – October 2026

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information of Fino Payments Bank Limited ("Bank") and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we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 the month of October'26:

Business Highlights:

Particulars	Unit	October'26	October'25	*YoY (%)*
Deposit Accounts				
Accounts Opened	*Nos.*	2,29,765	2,82,258	*(19%)*
Renewal Income	*₹ Cr*	23.0	22.2	4%
Average Total Deposits	*₹ Cr*	2,886	2,654	9%
Digitally Active Customers	*Lakh*	65.1	58.1	12%
FinoPay Active Customers	*Lakh*	7.6	7.5	2%
Transaction Business				
Throughput	*₹ Cr*	3,541	4,329	*(18%)*
CMS				
Throughput	*₹ Cr*	7,514	6,732	*12%*
Digital Payment Services				
B2B UPI P2M Throughput	*₹ Cr*	-	1,115	*(100%)*
Loan Referral				
Disbursals	*₹ Cr*	301	72	*316%*

Key Achievements:

- Total Deposits crossed ₹ 3,000 Cr mark for the first time in the Bank's history, **reaching a peak of ₹ 3,044 Cr** on 17th October'26.
- Sustained growth in CMS segment continued as the Bank achieved its **highest monthly throughput since October'24**.
- Rising referral loan disbursements reflect continuous business momentum and growing readiness for the Bank's transition to Small Finance Bank.

The above information is based on provisional and unaudited numbers.

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

Kindly take the above information on record.

Yours faithfully,

For Fino Payments Bank Limited

Basavraj Shivanand Loni

Digitally signed by Basavraj Shivanand Loni
Date: 2026.11.06 17:30:05 +05'30'

Basavraj Loni

Company Secretary & Compliance Officer

Place: Navi Mumbai