

	 Bank of Maharashtra Investor Services Department Corporate Office: Montclair, 134/1, Baner - Pashan Link Road, Pashan, Pune 411021 E-mail: investor_services@bankofmaharashtra.bank.in Phone nos - 020-71658139 www.bankofmaharashtra.bank.in	
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AX1/ISD/STEX/81/2026-27

Date: 26th Oct., 2026

The Vice President BSE Ltd., P.J Towers, Dalal Street, Fort, Mumbai-400 001	The Vice President National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai-400 051
BSE Scrip Code: 532525	NSE Scrip Code: MAHABANK

Dear Sir/ Madam,

Sub: Press Release on Performance of the Bank for the Quarter and Half- year ended 30th September, 2026.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Press Release with regard to the Financial Results of the Bank for the Quarter and Half-year ended 30th September, 2026.

A copy of the Press release is also uploaded on the Bank's website i.e. www.bankofmaharashtra.bank.in

Kindly take the same on your records.

Thanking you

Yours faithfully,
For **Bank of Maharashtra**

VISHAL Digitally signed by
VISHAL SETHIA
SETHIA Date: 2026.10.26
15:29:39 +05'30'

(Vishal Sethia)
Company Secretary & Compliance Officer

Encl : As above



PRESS RELEASE

Date: 26th October 2026

FINANCIAL RESULTS FOR THE QUARTER/HALF-YEAR ENDED 30TH SEPTEMBER 2026

RESULTS AT A GLANCE

Quarter ended 30th September 2026 vis a vis Quarter ended 30th September 2025

- Total Global Business grew by **25.16%** to ₹ **7,05,766** crore
- Total Global Deposits increased by **21.50%** to ₹ **3,76,407** crore
- Gross Global Advances increased by **29.61%** to ₹ **3,29,359** crore
- Overseas Deposit stood at Rs.**721** crore
- Domestic Credit - Deposit (CD) Ratio stood at **82.85%**
- Gross NPA declined to **1.25%**
- Net NPA reduced to **0.12%**
- Provision Coverage Ratio improved to **98.53%**
- Operating profit grew by **30.86%** to ₹ **3,369** crore
- Net Profit increased by **41.42%** to ₹ **2,310** crore
- Net Interest Income increased by **21.76%** to ₹ **3,954** crore
- Domestic Net Interest Margin (NIM) improved to **3.97%**
- Global NIM stood at **3.86%**
- Return on Assets (ROA) improved to **2.02%**
- Return on Equity (ROE) improved to **26.98%**
- CRAR improved to at **18.51%** of which Tier I is **16.37%**

Profitability (Quarter Ended 30th September 2026):

- Net Profit increased by 41.42% to ₹ 2,310 crore in Q2 FY27 on Y-o-Y basis as against ₹ 1,633 crore for Q2 FY26. The same is increased by 14.33% on a Q-o-Q sequential basis.
- Operating Profit has shown a growth of 30.86% on Y-o-Y basis to ₹3,369 crore for Q2 FY27 as against ₹ 2,574 crore for Q2 FY26. The same has improved by 8.07% on a Q-o-Q basis.
- Net Interest Income (NII) grew by 21.76% on Y-o-Y basis to ₹3,954 crore in Q2 FY27 as against ₹ 3,248 crore for Q2 FY26. The same is increased by 4.89% on a Q-o-Q sequential basis.
- Cost to Income Ratio improved to 33.73% for Q2 FY 27 as against 37.10% for Q2 FY26. The same was 35.04 % for the quarter ended 30.06.2026.
- Return on Assets (ROA) improved to 2.02 % for Q2 FY27 against 1.82% for Q2 FY26.

Profitability (Half Year Ended September 30th, 2026)

- Net Profit has shown growth of 34.22% to ₹ 4,330 crore on Y-o-Y basis for half year ended 30.09.2026 against ₹ 3,226 crore for the half year ended 30.09.2025.
- Operating Profit has shown a growth of 26.08% to ₹ 6,486 crore on Y-o-Y basis for half year ended 30.09.2026 against ₹ 5,144 crore for the half year ended 30.09.2025.
- Net Interest Income (NII) grew by 18.12% on Y-o-Y basis to ₹ 7,724 crore for the half year ended 30.09.2026 as against ₹ 6,539 crore for the half year ended 30.09.2025.
- Fee based income increased by 3.54% on Y-o-Y basis to ₹ 866 crore for the half year ended 30.09.2026 as against Rs. 836 crore for the half year ended 30.09.2025.
- Cost to Income Ratio improved to 34.37% for the half year ended 30.09.2026 as against 37.34% for the half year ended 30.09.2025.
- Return on Assets (ROA) improved to 1.96% for the half year ended 30.09.2026 as against 1.81% for the half year ended 30.09.2025.
- Return on Equity (ROE) improved to 25.29% for the half year ended 30.09.2026 against 22.30% for the half year ended 30.09.2025.

Assets & Liabilities (As on September 30th, 2026):

- Total Global Business grew by 25.16% to ₹ 7,05,766 crore.
- Total Global Deposits increased by 21.50% to ₹3,76,407 crore.
- Gross Global Advances increased by 29.61% to ₹ 3,29,359 crore.
- Net Advances grew by 30.16% on Y-o-Y basis to ₹ 3,25,641 crore.

- RAM (Retail, Agri. & MSME) Business grew by 24.69% on Y-o-Y basis. Retail advances grew by 20.91% to ₹ 94,582 crore on Y-o-Y basis. MSME advances grew by 24.69% on Y-o-Y basis to ₹ 58,049 crore.

Capital Adequacy: (As on 30th September 2026):

- Total Basel III Capital adequacy ratio improved to 18.51% with Common Equity Tier 1 ratio of 15.61%.

Asset quality: (As on 30th September 2026):

- Gross NPA improved to 1.25% as on 30.09.2026 against 1.72% as on 30.9.2025. The same was 1.45% as on 30.06.2026.
- Net NPA improved to 0.12% as on 30.09.2026 against 0.18% as on 30.09.2025. The same was 0.13% as on 30.06.2026.
- Provision Coverage ratio improved to 98.53% as on 30.09.2026 as against 98.34% as on 30.09.2025. The same was 98.55% as on 30.06.2026.

Top Line Business

(₹ in crore)

Particulars	As on		Growth (%)
	Sept. 25	Sept. 26	Y-o-Y
Total Business	5,63,909	7,05,766	25.16
Deposits	3,09,791	3,75,687	21.27
of which CASA	1,55,979	1,74,576	11.92
CASA Share (%) -Domestic	50.35	46.47	
Gross Advances	2,54,118	3,29,359	29.61

Profitability

(₹ in crore)

Particulars	Quarter Ended			Change (%)	
	Sept. 25	June 26	Sept. 26	Y-o-Y	Q-o-Q
Total Income	7,974	9,063	9,735	22.10	7.42
Total Expenses	5,399	5,946	6,367	17.92	7.07
Operating Profit	2,574	3,117	3,369	30.86	8.07
Provisions & Contingencies	941	1097	1059	12.54	(0.03)
Net Profit	1,633	2,020	2,310	41.42	14.33

Balance Sheet

(₹ in crore)

LIABILITIES	As on	
	Sept. 25	Sept. 26
Capital	7,692	7,692
Reserves and Surplus	23,915	29,712
Deposits	3,09,791	3,76,407
Borrowings	24,924	47,890
Other Liabilities & Provisions	7,407	6,826
TOTAL	3,73,729	4,68,526
ASSETS		
Cash and Balances with Reserve Bank of India	17,276	32,185
Balances with Banks and Money at Call & Short Notice	662	2,322
Investments	96,422	99,483
Advances (Net)	2,50,188	3,25,641
Fixed Assets	2,904	2,960
Other Assets	6,276	5,935
TOTAL	3,73,729	4,68,526

A presentation for investor is being separately placed on the Banks website www.bankofmaharashtra.bank.in

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