संदर्भ क्र. Ref No.: HO:IRC:AS:2026-27:131 दिनांक Date: 24.07.2026

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

Re: Outcome of Board Meeting - Unaudited (Reviewed) Financial Results for the 1st Quarter ended 30th June, 2026.

In terms of Regulation 30, 33 and 52 of SEBI (LODR) Regulations, 2015, we advise as under:

I. The Board of Directors of our Bank at their meeting held today i.e. 24th July, 2026 considered and approved the Unaudited (Reviewed) Standalone and Consolidated Financial Results of the Bank for the 1st Quarter ended 30th June, 2026.

II. Further, we enclose the following:

- Unaudited (Reviewed) Standalone, Consolidated Financial Results for the 1st Quarter ended 30th June, 2026 along with the Segment Results and Limited Review report of the Auditors.
- Statement of Assets & Liabilities for the quarter ended 30.06.2026.
- Security Cover Certificate as on 30th June, 2026.
- Nil Statement of Deviation / Variation in utilization of proceeds of issue of Equity Shares and Non-Convertible Debt Bonds for the Quarter ended 30th June, 2026.

2. The meeting of the Board of Directors commenced at 3.30 P.M. and concluded at 4:40 P.M. PM.

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Ph.: (022) 6668 4490/ 4491 Email: headoffice.share@bankofindia.bank.in

बैंक ऑफ़ इंडिया
Bank of India BOI

3. The Financial Results is also available on Bank's website i.e. www.bankofindia.bank.in under "Communication to BSE/NSE" on Home Page.

भवदीय Yours faithfully,

USHA RAMSINGHANI

Digitally signed by: USHA RAMSINGHANI
DN: CN = USHA RAMSINGHANI C = IN O = BANK OF INDIA OU = INVESTOR RELATION CELL
Date: 2026.07.24 16:55:54 +06'30'

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

Encl: As above

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Ph.: (022) 6668 4490/ 4491 Email: headoffice.share@bankofindia.bank.in

बैंक ऑफ़ इंडिया
Bank of India BOI

Head Office : Star House, C - 5, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051

Unaudited / Reviewed Financial Results for the Quarter ended June 30, 2026

₹ in Lakh

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter ended			Year ended	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited	Reviewed	Audited	Reviewed	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	30.06.2026	31.03.2026	30.06.2025	31.03.2026
1	Interest earned (a)+(b)+(c)+(d)	19,94,932	19,47,586	18,35,219	75,16,127	20,09,690	19,57,337	18,46,661	75,61,328
	(a) Interest/ discount on advances/bills	14,35,826	14,05,495	12,79,228	53,47,233	14,44,435	14,15,224	12,87,107	53,79,331
	(b) Income on Investments	4,53,216	4,46,077	4,62,361	18,05,048	4,59,385	4,48,502	4,66,046	18,19,256
	(c) Interest on balances with RBI and other inter bank funds	67,905	47,494	83,291	2,77,690	67,886	45,091	83,169	2,76,585
	(d) Others	37,985	48,520	10,339	86,156	37,984	48,520	10,339	86,156
2	Other Income	2,57,915	3,20,952	2,16,610	9,87,427	2,61,538	3,27,950	2,21,101	10,03,628
3	TOTAL INCOME (1 + 2)	22,52,847	22,68,538	20,51,829	85,03,554	22,71,228	22,85,287	20,67,762	85,64,956
4	Interest expended	13,11,678	12,74,567	12,28,408	49,98,851	13,15,584	12,78,457	12,32,083	50,13,949
5	Operating expenses (e)+(f)	4,36,061	4,91,400	4,22,483	17,99,830	4,41,845	4,98,676	4,28,687	18,25,056
	(e) Employees cost	2,60,251	2,81,143	2,39,619	10,31,177	2,63,999	2,84,621	2,42,005	10,44,967
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	1,75,810	2,10,257	1,82,864	7,68,653	1,77,846	2,14,055	1,86,682	7,80,089
6	TOTAL EXPENSES (4)+(5) (excluding Provisions and Contingencies)	17,47,739	17,65,967	16,50,891	67,98,681	17,57,429	17,77,133	16,60,770	68,39,005
7	OPERATING PROFIT (3)-(6) (Profit before Provisions and Contingencies)	5,05,108	5,02,571	4,00,938	17,04,873	5,13,799	5,08,154	4,06,992	17,25,951
8	Provisions (other than tax) and Contingencies	96,360	98,976	1,09,608	3,10,307	97,112	1,00,218	1,11,212	3,18,801
	of which provision for Non-performing Assets	1,14,411	1,21,068	1,10,441	3,39,267	1,14,735	1,22,090	1,11,475	3,46,335
9	Exceptional items	-	-	-	-	-	-	(51,880)	(51,880)
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	4,08,748	4,03,595	2,91,330	13,94,566	4,16,687	4,07,935	2,43,900	13,55,270
11	Tax Expense	1,01,958	1,02,016	66,118	3,41,851	1,02,841	1,02,970	67,505	3,46,344
12	Net Profit / (Loss) from Ordinary Activities after tax(7)-(8)-(11)	3,06,790	3,01,579	2,25,212	10,52,715	3,13,846	3,04,966	1,76,395	10,08,926
	Less : Minority Interest					140	114	95	295
	Add : Share of earnings in Associates					16,552	3,924	6,656	21,999
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-
14	Net Profit(+)/Loss(-) for the period	3,06,790	3,01,579	2,25,212	10,52,715	3,30,258	3,08,776	1,82,956	10,30,630
15	Paid-up equity share capital (Face value ₹ 10/- each)	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341
16	Reserves excluding Revaluation Reserve				75,47,654				77,38,068

₹ in Lakh

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter ended			Year ended	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited	Reviewed	Audited	Reviewed	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	30.06.2026	31.03.2026	30.06.2025	31.03.2026
17	Analytical Ratios								
	(i) Percentage of shares held by Government of India	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%
	(ii) Capital Adequacy Ratio (Basel III)	18.69%	18.01%	17.39%	18.01%	19.28%	18.58%	17.90%	18.58%
	(a) CET 1 Ratio	15.97%	15.05%	14.52%	15.05%	16.59%	15.66%	15.06%	15.66%
	(b) Additional Tier 1 Ratio	0.30%	0.30%	0.62%	0.30%	0.30%	0.30%	0.62%	0.30%
	(iii) Earnings per Share (EPS) (₹)								
	a) Basic EPS	6.74	6.62	4.95	23.12	7.25	6.78	4.02	22.64
	Diluted EPS (before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (Not annualised))	6.74	6.62	4.95	23.12	7.25	6.78	4.02	22.64
	b) Basic EPS	6.74	6.62	4.95	23.12	7.25	6.78	4.02	22.64
	Diluted EPS (after Extraordinary items for the period, for the year to date and for the previous year (Not annualised))	6.74	6.62	4.95	23.12	7.25	6.78	4.02	22.64
	(iv) NPA Ratios								
	(a) Amount of gross non-performing assets	14,45,354	15,30,601	19,64,020	15,30,601				
	(b) Amount of net non-performing assets	4,01,859	4,24,997	4,94,989	4,24,997				
	(c) Percentage of Gross NPAs	1.81%	1.98%	2.92%	1.98%				
	(d) Percentage of Net NPAs	0.51%	0.56%	0.75%	0.56%				
	(v) Return on Assets (Annualised)	1.01%	1.01%	0.82%	0.93%				
	(vi) Net Worth	76,94,034	75,27,811	66,86,230	75,27,811	78,90,859	77,05,575	68,36,318	77,05,575
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-	-	-
	(viii) Capital Redemption Reserve	-	-	-	-	50	50	50	50
	(ix) Debenture Redemption Reserve	-	-	-	-	-	-	-	-
	(x) Debt-Equity ratio*	0.71	0.78	0.57	0.78				
	(xi) Total Debt to Total Assets Ratio *	9.67%	10.19%	11.96%	10.19%				
	(xii) Operating Margin (%)	22.42%	22.15%	19.54%	20.05%	22.62%	22.24%	19.68%	20.15%
	(xiii) Net Profit Margin (%)	13.62%	13.29%	10.98%	12.38%	14.54%	13.51%	8.85%	12.03%

(*) Debt represents borrowings with residual maturity of more than one year. Total Debt represents total borrowings of the Bank.
Note: Disclosure of Interest Service Coverage Ratio & Debt Service Coverage Ratio is not applicable to the Bank.

बैंक ऑफ़ इंडिया
Bank of India BOI

Segment Information

Part A: Business Segments

₹ in Lakh

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter ended			Year ended	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited	Reviewed	Audited	Reviewed	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	30.06.2026	31.03.2026	30.06.2025	31.03.2026
1	Segment Revenue								
	a) Treasury Operations	5,76,871	5,34,693	6,38,275	23,26,762	5,76,871	5,34,693	6,38,275	23,23,175
	b) Wholesale Banking Operations	7,91,965	8,17,566	6,77,477	29,01,127	8,05,561	8,30,124	6,90,364	29,53,363
	c) Retail Banking Operations	8,61,573	9,05,279	7,46,762	32,91,075	8,61,573	9,05,279	7,46,762	32,91,075
	(i) Digital Banking	17	17	14	62	17	17	14	62
	(ii) Other Retail Banking	8,61,556	9,05,262	7,46,748	32,91,013	8,61,556	9,05,262	7,46,748	32,91,013
	d) Unallocated	44,809	32,748	8,208	64,509	49,594	36,938	11,254	77,262
	Total	22,75,218	22,90,286	20,70,722	85,83,473	22,93,599	23,07,034	20,86,655	86,44,875
	Less : Inter Segment Revenue	22,371	21,748	18,893	79,919	22,371	21,748	18,893	79,919
	Net Segment Revenue (Income)	22,52,847	22,68,538	20,51,829	85,03,554	22,71,228	22,85,286	20,67,762	85,64,956
2	Segment Results- Profit / (Loss) before tax								
	a) Treasury Operations	1,60,702	1,70,138	1,92,853	6,82,692	1,77,254	1,74,061	1,47,629	6,49,224
	b) Wholesale Banking Operations	1,53,835	1,65,208	28,470	2,81,023	1,58,810	1,68,753	32,585	2,95,115
	c) Retail Banking Operations	1,31,718	1,39,967	1,49,605	7,28,157	1,31,718	1,39,967	1,49,605	7,28,157
	(i) Digital Banking	(18)	(16)	(9)	(58)	(18)	(16)	(9)	(58)
	(ii) Other Retail Banking	1,31,736	1,39,983	1,49,614	7,28,215	1,31,736	1,39,983	1,49,614	7,28,215
	d) Unallocated	(37,507)	(71,718)	(79,598)	(2,97,306)	(34,683)	(71,036)	(79,358)	(2,95,522)
	Total	4,08,748	4,03,595	2,91,330	13,94,566	4,33,099	4,11,745	2,50,461	13,76,974
	Less : i) Other Un-allocable expenditure	-	-	-	-	-	-	-	-
	ii) Un-allocable income	-	-	-	-	-	-	-	-
	Total Profit Before Tax	4,08,748	4,03,595	2,91,330	13,94,566	4,33,099	4,11,745	2,50,461	13,76,974
	Tax Expense	1,01,958	1,02,016	66,118	3,41,851	1,02,841	1,02,969	67,505	3,46,344
	Net Profit after Tax	3,06,790	3,01,579	2,25,212	10,52,715	3,30,258	3,08,776	1,82,956	10,30,630
3	Segment Assets								
	a) Treasury Operations	3,68,46,803	3,66,46,814	3,62,54,049	3,66,46,814	3,69,64,901	3,67,52,781	3,63,44,673	3,67,52,781
	b) Wholesale Banking Operations	4,39,02,541	4,27,11,558	3,94,67,696	4,27,11,558	4,43,20,489	4,31,69,212	3,98,69,745	4,31,69,212
	c) Retail Banking Operations	3,57,34,330	3,40,93,546	2,94,05,161	3,40,93,546	3,57,34,330	3,40,93,546	2,94,05,161	3,40,93,546
	(i) Digital Banking	1,057	1,110	882	1,110	1,057	1,110	882	1,110
	(ii) Other Retail Banking	3,57,33,273	3,40,92,436	2,94,04,279	3,40,92,436	3,57,33,273	3,40,92,436	2,94,04,279	3,40,92,436
	d) Unallocated	28,36,330	28,91,361	16,09,123	28,91,361	39,12,651	39,39,620	24,16,617	39,39,620
	Total Assets	11,93,20,004	11,63,43,279	10,67,36,029	11,63,43,279	12,09,32,371	11,79,55,159	10,80,36,196	11,79,55,159
4	Segment Liabilities								
	a) Treasury Operations	3,46,94,097	3,45,07,081	3,37,83,877	3,45,07,081	3,46,94,097	3,45,07,081	3,37,83,877	3,45,07,081
	b) Wholesale Banking Operations	4,16,41,247	4,06,78,694	3,74,91,721	4,06,78,694	4,20,17,965	4,10,87,221	3,78,69,850	4,10,87,221
	c) Retail Banking Operations	3,33,06,648	3,16,13,127	2,67,43,774	3,16,13,127	3,33,06,648	3,16,13,127	2,67,43,774	3,16,13,127
	(i) Digital Banking	1,057	1,110	891	1,110	1,057	1,110	891	1,110
	(ii) Other Retail Banking	3,33,05,591	3,16,12,017	2,67,42,883	3,16,12,017	3,33,05,591	3,16,12,017	2,67,42,883	3,16,12,017
	d) Unallocated	7,82,486	7,45,355	7,79,994	7,45,355	18,14,697	17,51,875	15,46,478	17,51,875
	Total Liabilities	11,04,24,478	10,75,44,257	9,87,99,366	10,75,44,257	11,18,33,407	10,89,59,304	9,99,43,979	10,89,59,304
5	Capital Employed								
	(Segment Assets - Segment Liabilities)								
	a) Treasury Operations	21,52,706	21,39,732	24,70,172	21,39,732	22,70,804	22,45,700	25,60,796	22,45,700
	b) Wholesale Banking Operations	22,61,294	20,32,864	19,75,975	20,32,864	23,02,524	20,81,991	19,99,895	20,81,991
	c) Retail Banking Operations	24,27,682	24,80,420	26,61,387	24,80,420	24,27,682	24,80,420	26,61,387	24,80,420
	(i) Digital Banking	-	-	(9)	-	-	-	(9)	-
	(ii) Other Retail Banking	24,27,682	24,80,420	26,61,396	24,80,420	24,27,682	24,80,420	26,61,396	24,80,420
	d) Unallocated	20,53,844	21,46,006	8,29,129	21,46,006	20,90,954	21,87,744	8,70,199	21,87,744
	Total Capital Employed	88,95,526	87,99,022	79,36,683	87,99,022	90,98,964	89,95,855	[illegible]	89,95,855

बैंक ऑफ़ इंडिया H.O. प्र.का. वित्त विभाग FINANCE DEPT.

A. BAFNA & CO. FRN 003660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN 309005E Chartered Accountants

SCV & CO. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

Part B: Geographical Segments

₹ in Lakh

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter ended			Year ended	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited	Reviewed	Audited	Reviewed	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	30.06.2026	31.03.2026	30.06.2025	31.03.2026
I	Revenue								
	a) Domestic	20,28,432	20,05,787	18,20,376	75,34,776	20,33,217	20,09,978	18,23,422	75,47,529
	b) International	2,24,415	2,62,751	2,31,453	9,68,778	2,38,011	2,75,308	2,44,340	10,17,427
	Total	22,52,847	22,68,538	20,51,829	85,03,554	22,71,228	22,85,286	20,67,762	85,64,956
II	Assets								
	a) Domestic	10,35,31,467	9,91,56,663	8,93,32,693	9,91,56,663	10,46,99,148	10,03,03,352	9,02,27,374	10,03,03,352
	b) International	1,57,88,537	1,71,86,616	1,74,03,336	1,71,86,616	1,62,33,223	1,76,51,807	1,78,08,822	1,76,51,807
	Total	11,93,20,004	11,63,43,279	10,67,36,029	11,63,43,279	12,09,32,371	11,79,55,159	10,80,36,196	11,79,55,159

Note: There are no significant Other Banking Operations carried on by the Bank.

Allocations of costs :

a) Expenses directly attributable to particular segment are allocated to the relative segment.

b) Expenses not directly attributable to a specific segment are allocated in proportion to number of employees/business managed.

As per RBI guidelines Bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment . The Bank has commenced two Digital Banking Units (DBUs) and the segment information related to the said DBUs is reported under Digital Banking.

Statement of Assets & Liabilities

₹ in Lakh

Particulars	Standalone			Consolidated		
	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed
	30.06.2026	31.03.2026	30.06.2025	30.06.2026	31.03.2026	30.06.2025
CAPITAL AND LIABILITIES						
Capital	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341
Reserves and Surplus	84,40,186	83,43,681	74,81,322	86,43,624	85,40,514	76,36,876
Minority Interest				17,070	17,832	16,645
Deposits	9,57,92,385	9,27,27,088	8,33,69,796	9,61,28,640	9,30,97,341	8,36,22,140
Borrowings	1,15,34,140	1,18,59,154	1,27,66,349	1,15,37,575	1,18,62,589	1,27,69,509
Other Liabilities and provisions	30,97,952	29,58,015	26,63,221	41,50,121	39,81,542	35,35,685
Total	11,93,20,004	11,63,43,279	10,67,36,029	12,09,32,371	11,79,55,159	10,80,36,196
ASSETS						
Cash and balances with Reserve Bank of India	47,08,901	47,30,007	51,58,533	47,39,357	47,66,042	51,82,085
Balances with bank and money at call and short notice	55,03,594	51,60,479	52,75,256	54,85,393	51,92,896	52,95,156
Investments	2,69,54,109	2,68,62,930	2,71,72,407	2,80,50,561	2,79,08,373	2,79,77,070
Advances	7,87,34,009	7,60,33,488	6,57,75,385	7,91,72,933	7,64,65,147	6,61,73,632
Fixed Assets	11,64,852	11,74,934	11,97,425	11,76,993	11,87,709	12,08,288
Other Assets	22,54,539	23,81,441	21,57,023	23,07,134	24,34,992	21,99,965
Total	11,93,20,004	11,63,43,279	10,67,36,029	12,09,32,371	11,79,55,159	10,80,36,196

बैंक ऑफ़ इंडिया
Bank of India BOI

Notes forming part of Standalone and Consolidated financial results for the quarter ended June 30, 2026:-

1. The above financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee of Board and approved by the Board of Directors at their respective meetings held on July 24, 2026. The same have been reviewed by the Statutory Central Auditors of the Bank, in line with the guidelines issued by the Reserve Bank of India and as per the requirement of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

2. The above financial results have been arrived at after considering necessary provisions for non-performing assets, standard assets, restructured advances, stressed sector accounts, standard derivative exposures, unhedged foreign currency exposure and investment depreciation on the basis of extant guidelines issued by Reserve Bank of India (RBI). Provision for employee benefits have been made on actuarial basis. Other usual and necessary provisions have been made on estimated basis as per RBI's specific directions, judicial pronouncements and applicable accounting standards issued by The Institute of Chartered Accountants of India.

3. The Bank has applied its significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended March 31, 2026.

4. As per extant RBI guidelines banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net stable funding ratio under Basel III framework. Accordingly, the Bank has made such disclosures which are available on Banks' website at the link "https://bankofindia.bank.in/basel-iii-disclosures". These disclosures have not been subjected to audit/review by the Statutory Central Auditors of the Bank.

5. Other Income includes commission and brokerage income, fee and other charges, profit/ loss on sale of fixed assets (net), profit/ loss on revaluation of investments (net) (FVTPL and HFT), earnings from foreign exchange and derivative transactions, recoveries from accounts previously written off, dividend income, etc.

6. The consolidated financial results have been prepared in accordance with the Accounting Standard – 21 "Consolidated Financial Statements", Accounting Standard – 23 "Accounting for Investments in Associates in Consolidated Financial Statements", and Accounting Standard – 27 "Financial Reporting of Interest in Joint Venture" issued by The Institute of Chartered Accountants of India and guidelines issued by RBI.

7. In accordance with SEBI (LODR) Regulations, 2015, for the purpose of consolidated financial results for the quarter ended June 30, 2026, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.

8. The consolidated financial results of the Group comprise the financial results of 4 Domestic Subsidiaries, 4 Overseas Subsidiaries, 1 Joint venture and 4 Associates (including 1 Regional Rural Banks) which are as under:

Subsidiaries:

i. BOI Services Limited (formerly known as BOI Shareholding Limited)
ii. Bank of India Investment Managers Private Limited
iii. Bank of India Trustee Services Private Limited
iv. BOI Merchant Bankers Limited
v. PT Bank of India Indonesia TBK
vi. Bank of India (Tanzania) Limited
vii. Bank of India (New Zealand) Limited
viii. Bank of India (Uganda) Limited

Joint Venture:

i. Star Union Dai-ichi Life Insurance Company Limited

Associates:

i. Madhya Pradesh Gramin Bank
ii. Indo Zambia Bank Limited
iii. STCI Finance Limited
iv. ASREC (India) Limited

9. During the quarter ended June 30, 2026, the Bank has infused additional capital of ₹ 22.64 Crore in one of its associate, (ASREC) (India) Ltd. and recognized Capital Reserve of ₹ 2.56 Crore. Post allotment of equity shares, the shareholding of the bank in the said associate has increased to 27.30% from 26.02%.

10. In terms of Reserve Bank of India circular No. RBI/2026-27 /83 DOR.MRG.REC.No.71/ 00-00-001/2026-27 dated May 18, 2026, the Second Amendment Directions, 2026 pertaining to the Classification, Valuation and Operation of Investment Portfolio, the Bank has transferred Investment Fluctuation Reserve (IFR) amounting to ₹ 1394.59 Crore to General Reserve (Revenue and Other Reserve) during the quarter ended June 30, 2026.

11. In accordance with RBI circular no.DBR No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019, on "Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances", as amended from time to time, the details of MSME restructured accounts as on June 30, 2026 is as under:

No. of accounts restructured	Amount (₹ in Crore)
6,252	239.97

12. In terms of Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025 - DOR.STR.REC.84/21.04.048/2025-26 dated November 28, 2025 all accounts having total Banking exposure of ₹ 1500 Crore and above, the Bank is holding additional provision of ₹ 874.11 Crore as on June 30, 2026, in respect of 4 borrower accounts, where the viable Resolution Plan has not been implemented within 180 days / 365 days of review period is detailed below:

BANK OF INDIA H.O. FINANCE DEPT.
A. BAFNA & CO. FRN 003660C Chartered Accountants
S. JAYKISHAN KOLKATA FRN 309005E Chartered Accountants
SCV & Co. LLP NEW Delhi Chartered Accountants
SARDA & PAREEK LLP MUMBAI FRN 109262W/W100673 Chartered Accountants

बैंक ऑफ़ इंडिया
Bank of India BOI

(₹ in Crore)

Amount of loans impacted by RBI Circular (FB+NFB)	Amount of NPA loans as on 30.06.2026 out of (a) (FB+NFB)	Amount of FB NPA loans as on 30.06.2026 out of (b)	Amount of Standard loans as on 30.06.2026 out of (a)	Total Additional Provision held as on 31.03.2026	Additional Provision / (Reversal) made during the quarter ended 30.06.2026	Total Additional Provision held as on 30.06.2026
(a)	(b)	©	(d)	(e)	(f)	(g)
2,497.44	54.22	-	2,443.22	1,190.56	(316.45)	874.11

13. In accordance with RBI circular No. DOR.STR.REC.12/21.04.048/2021-22 dated May 5, 2021 & RBI Circular No. DOR.STR.REC.21/21.04.048/2021-22 dated June 4, 2021 on Resolution Framework 2.0 –Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs), the details of accounts restructured as on 30.06.2026 are as under:

No. of Accounts	Amount (₹ in Crore)
17,155	709.31

14. Details of Loans transferred /acquired during the quarter ended June 30, 2026 in terms RBI DOR.STR.REC.No.78/21.04.048/2025-26 – Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025:

a. Details of loans transferred that are not in default or Special Mention Accounts (SMA) during the quarter June 30, 2026:

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans transferred (₹ in Crore)	NIL	NA	NA
Weighted Average residual maturity (in months)	NIL	NA	NA
Weighted Average holding period by the originator (in months)	NIL	NA	NA
Retention of beneficial economic interest by the originator (%)	NIL	NA	NA
Tangible security Cover (in times)	NIL	NA	NA

b. Details of loans not in default that are acquired during the quarter ended June 30, 2026 – Direct Assignment :

Bank of India H.O. Finance Dept.
A. Bafna & Co. Chartered Accountants FRN 003660C
S. Jaykishan Chartered Accountants Kolkata FRN:309005E
SCV & Co. LLP Chartered Accountants New Delhi
Sarda & Pareek LLP Chartered Accountants Mumbai FRN 109262W/W100673

बैंक ऑफ़ इंडिया
Bank of India BOI

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans acquired (₹ in Crore)	1,382.32	NA	NA
Weighted Average residual maturity (in months)	151.16	NA	NA
Weighted Average holding period by the originator (in months)	10.12	NA	NA
Retention of beneficial economic interest by the originator (%)	12.05	NA	NA
Tangible security Cover (in times)	3.27	NA	NA

Co-Lending:

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans acquired (₹ in Crore)	25.74	NA	NA
Weighted Average residual maturity (in months)	175.42	NA	NA
Weighted Average holding period by the originator (in months)	2.78	NA	NA
Retention of beneficial economic interest by the originator (%)	20.00	NA	NA
Tangible security Cover (in times)	2.18	NA	NA

The rating of obligors accounts is not applicable as maximum exposure undertaken in the pool of obligors is less than Rs.25.00 Crore.

c. Details of Stressed loans acquired during the quarter ended June 30, 2026 (for loans classified as NPA and SMA):

(₹ in Crore)

Sr. No.	Particulars	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
a.	Aggregate principal outstanding of loans acquired	NIL	NIL
b.	Aggregate consideration paid	NIL	NIL
c.	Weighted average residual tenor of loans acquired (in months)	NIL	NIL

BANK OF INDIA H.O. FINANCE DEPT.

A. BAFNA & CO. FRN 003660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN:309005E Chartered Accountants

SCV & Co. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/W100673 Chartered Accountants

Classification: Internal

d. Details of Stressed Loans (NPAs) transferred during the quarter ended June 30, 2026 :

(₹ in Crore)

Sr. No.	Particulars	To ARCs	To permitted transferees	To other transferees
a.	No. of accounts	3	1	--
b.	Aggregate principal outstanding of loans transferred	113.00	36.41	--
c.	Weighted average residual tenor of the loans transferred (in months)	--	--	--
d.	Net book value of the loans transferred (at the time of transfer)	--	--	--
e.	Aggregate consideration	100.19	13.55	--
f.	Additional consideration realized in respect of accounts transferred in earlier years	--	--	--
g.	Quantum of excess provisions reversed to the Profit & Loss account on account of sale of stressed loans	81.25	9.92	--

e. Distribution of the Security Receipts (SRs) held across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on June 30, 2026:

Recovery Rating Band	Carrying Value (₹ in Crore)
RR1+	32.61
RR1	317.07
RR2	0.00
RR3	0.00
RR4	0.00
RR5	0.00
Unrated	79.74
Total	429.42

15. In respect of RBI referred NCLT accounts (List 1 & 2) as on June 30, 2026, Bank holds 100% provision of the aggregate outstanding value of ₹ 2,905.30 Crore.

बैंक ऑफ़ इंडिया
Bank of India BOI

16. Details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 are as under:

Sr.No.	Particulars	June 30, 2026
1	Number of CLA Partners	NIL
2	Quantum of CLA (₹ in Crore)	NIL
3	Weighted average rate of interest (%)	NIL
4	Fees paid (₹ in Crore)	NIL
5	Broad sectors in which CLA was made	NIL
6	Performance of loans under CLA -Standard (₹ in Crore) -NPA (₹ in Crore)	NIL
7	Details related to default loss guarantee, if any	NIL

17. Details of the projects under implementation as per Reserve Bank of India (Commercial Banks- Financial Statements, Presentation and Disclosures) Directions, 2025 dated November 28, 2025:

Sr. No.	Item Description	Number of accounts	Total outstanding (₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	201	7,176
2	Projects under implementation accounts sanctioned during the quarter.	21	1,995
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	22	744
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	200	8,427
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	40	1,877
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	40	1,877
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-

Classification: Internal

7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded.	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously.	-	-
7.3	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

18. Details of frauds are as under:

Particulars	30.06.2026
Number of frauds reported	*35
Amount involved in fraud (₹ in Crore)	855.01
Amount of provision made for such frauds (₹ in Crore)	**326.73
Amount of Unamortised provision debited from 'Other Reserve' as at the end of the quarter (₹ in Crore)	Nil

*This includes 09 cases pertaining to earlier years, which were deactivated and which were re-reported as fraud cases on re-examination, with amount involved of ₹ 766.48 Crore and outstanding balance as on June 30, 2026 of ₹ 243.49 Crore.
**The Bank is holding 100% provision in respect of amount outstanding ₹ 326.73 Crore as on June 30, 2026.

19. During the quarter ended June 30, 2026 the Bank has done following Priority Sector Lending Certificate (PSLCs) transactions in e-Kuber portal of RBI:

(₹ in Crore)

PSLC category	Amount Sold	Amount Purchased	Commission earned	Commission paid
Small Farmer and Marginal Farmer	10,000	Nil	276.94	Nil

20. The Provision Coverage Ratio (including Technical written off accounts) of the Bank as on June 30, 2026 is 93.83% (93.57% as on March 31, 2026).

BANK OF INDIA H.O. वित्त विभाग FINANCE DEPT

A. BAFNA & CO. FRN 003660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN 309005E Chartered Accountants

SCV & Co. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

21. As per Reserve Bank of India (Commercial Banks- Financial Statements, Presentation and Disclosures) Directions, 2025 dated November 28, 2025, miscellaneous items exceeding 1% of the total income during the quarter ended June 30, 2026 is as under:

Item under the Sub Head	₹ in Crore	% of Total Income
Other Income –Miscellaneous Income- Recoveries in written off Accounts	609.44	2.71
Commission received on sale of PSLCs	276.94	1.23

22. During the last financial year 2025-26 the Government of India, vide gazette notification CG-DL-E-07042025-262329 dated 07.04.2025, had provided for the amalgamation of Regional Rural Banks (RRBs) into a single Regional Rural Bank (RRB) in different states effective from 01.05.2025.

Accordingly, during the quarter ended June 30, 2025, two Regional Rural Banks sponsored by the Bank were transferred to other Sponsor Banks and amount of ₹ 518.80 Crore (net) was debited to the Consolidated Profit and Loss Account towards reversal of difference between the carrying value of investments as on 01.05.2025 and the proceeds received for capital redemption from such RRBs. The loss arisen from the transfer of RRBs has been shown under exceptional item in the Consolidated Financial Results.

23. The Government of India has notified four New Labour Codes subsuming 29 legislations relating thereto effective November 21, 2025. Based on the broad assessment carried out by the management, the Bank continues to comply with the major provisions having financial impact. The rules relating to said Labour Codes are yet to be notified and any resultant impact arising out of the same shall be taken care on such notification.

24. As per RBI Circular no. RBI/2022-23/19 DOR.AUT.REC.12/22.01.001/2022-23 dated April 7, 2022 on establishment of Digital Banking units (DBUs) and reporting of Digital Banking segment as a Sub-Segment of Retail Banking Segment under Accounting Standard-17 “Segment Reporting”, Bank has reported Digital Banking Segment as a Sub-Segment of Retail Banking Segment.

25. Details of Number of Investors complaints received and disposed-off during the quarter ended June 30, 2026 :

i)	Pending at the beginning of the quarter	Nil
ii)	Received during the quarter	03
iii)	Resolved during the quarter	03
iv)	Pending at the end of the quarter	Nil

बैंक ऑफ़ इंडिया BANK OF INDIA H. O. प्र. का. वित्त विभाग FINANCE DEPT

A. BAFNA & CO. FRN 002660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN:309005E Chartered Accountants

SCV & Co. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

Classification: Internal

26. Figures of the previous period / year have been regrouped / reclassified, wherever considered necessary to conform to the current period's / year classification.

(B Kumar)
General Manager &
Chief Financial Officer

(Vikash Krishna)
Chief General Manager

(Pramod Dwibedi)
Executive Director

(Rajiv Mishra)
Executive Director

(Subrat Kumar)
Executive Director

(P. R. Rajagopal)
Executive Director

(Rajneesh Karnatak)
Managing Director & CEO

Place: Mumbai
Date: July 24, 2026

A Bafna & Co	S. Jaykishan
Chartered Accountants K-2, Keshav Path, Near Ahinsa Circle, C – Scheme, Jaipur – 302 001	Chartered Accountants 12, Ho Chi Minh Sarani, Suite 2D, Kolkata 700071
SCV & Co. LLP Chartered Accountants B-41, Panchsheel Enclave, New Delhi-110017	**SARDA & PAREEK LLP** Chartered Accountants Mahavir Apartment, Third Floor, 598, M. G. Road, Near Suncity Cinema, Vile Parle East, Mumbai – 400057

Independent Auditors' Review Report on Unaudited Standalone Financial Results for the Quarter ended June 30,2026 of Bank of India pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Bank of India
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Bank of India ("the Bank")** for the quarter ended June 30,2026 **('the Statement')** attached herewith, being submitted by the Bank pursuant to the requirement of regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended ("Listing Regulations"). This Statement is the responsibility of the Bank's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review. The disclosures relating to Pillar 3 disclosure as at June 30,2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the statement in accordance with the Standards on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. The Unaudited Standalone Financial Results incorporate the relevant returns of 20 domestic branches and 1 Treasury reviewed by us, 21 foreign branches reviewed by other auditors specially appointed for this purpose and un-reviewed returns in respect of 5490 domestic branches. These review reports cover 51.92% of the advances portfolio of the Bank, 53.51% of non-performing asset of the Bank and the investment portfolio of the Treasury Branch of the Bank. Apart from these review reports, in the conduct of our review at Head Office / Controlling Offices, we have also relied upon various information and returns received from these un-reviewed branches / other offices of the Bank and generated through centralised database at Bank's Head Office.

A. BAFNA & CO. FRN 003660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN 309005E Chartered Accountants

SCV & Co. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

A Bafna & Co Chartered Accountants	S. Jaykishan Chartered Accountants
SCV & Co. LLP Chartered Accountants	SARDA & PAREEK LLP Chartered Accountants

5. Based on our review conducted as above and subject to limitation in scope as mentioned in Paragraph 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Standalone Financial Results together with the notes thereon has not been prepared in accordance with applicable accounting standards, other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For A Bafna & Co
Chartered Accountants
(FRN: 003660C)

Kartik Khandelwal
Partner // ICAI M. No. 426965
UDIN: 26426965TWUACA3164

For S. Jaykishan
Chartered Accountants
(FRN: 309005E)

Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 26062410YSWVAD9367

For SCV & Co. LLP
Chartered Accountants
(FRN:000235N / N500089)

Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 26093790CUQOVB9406

For SARDA & PAREEK LLP
Chartered Accountants
(FRN:109262W/W100673)

Niranjan Joshi
Partner // ICAI M. No. 102789
UDIN: 26102789VWSZUT1800

Place: Mumbai
Date: July 24,2026

A Bafna & Co Chartered Accountants K-2, Keshav Path, Near Ahinsa Circle, C – Scheme, Jaipur – 302 001	S. Jaykishan Chartered Accountants 12, Ho Chi Minh Sarani, Suite 2D, Kolkata 700071
SCV & Co. LLP Chartered Accountants B-41, Panchsheel Enclave, New Delhi-110017	SARDA & PAREEK LLP Chartered Accountants Mahavir Apartment, Third Floor, 598, M. G. Road, Near Suncity Cinema, Vile Parle East, Mumbai – 400057

Independent Auditors' Review Report on Unaudited Consolidated Financial Results for the Quarter June 30, 2026 of Bank of India pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended).

To,
The Board of Directors
Bank of India
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results ("the Statement") of **Bank of India ("the Parent " or "the Bank")** and its subsidiaries (the Parent and its subsidiaries together referred to as **"the Group"**), its joint venture and its share of the net profit/(loss) after tax of its associates for the quarter ended June 30, 2026, being submitted by the Bank pursuant to the requirement of regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended ("Listing Regulations"). The disclosures relating to Pillar 3 disclosure as at June 30, 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.

2. This Statement, which is the responsibility of the Parent's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to making inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

I.	Parent	(i)	Bank of India
II.	Subsidiaries:	(i)	BOI Services Limited (formerly known as BOI Shareholding Limited)
		(ii)	Bank of India Investment Managers Private Limited
		(iii)	Bank of India Trustee Services Private Limited
		(iv)	BOI Merchant Bankers Limited
		(v)	PT Bank of India Indonesia Tbk
		(vi)	Bank of India (Tanzania) Limited
		(vii)	Bank of India (New Zealand) Limited
		(viii)	Bank of India (Uganda) Limited
III.	Joint Venture:	(i)	Star Union Dai-Ichi Life Insurance Company Limited
IV.	Associates:	(i)	Madhya Pradesh Gramin Bank
		(ii)	Indo - Zambia Bank Limited
		(iii)	STCI Finance Limited
		(iv)	ASREC (India) Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 6,7 and 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement, has not been prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters

6. In respect of foreign branches - Reviewed by other auditors:
   - We did not review the interim financial results of 21 foreign branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect total assets of Rs. 2,16,515.52 Crores as at June 30, 2026, and total revenues of Rs. 2,50,825.44 Crore for the quarter ended June 30, 2026 and total net profit after tax of Rs. 303.08 Crore for the quarter ended June 30, 2026.
   - The interim financial results of these foreign branches have been reviewed by the branch auditors whose reports have been furnished to us, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such branch auditors and the procedures performed by us as stated in paragraph 3 above.

7. In respect of Subsidiaries and Associates - Reviewed by other auditors:
   - We did not review the interim financial results of 6 subsidiaries included in the Unaudited Consolidated Financial Results, whose interim financial results reflect total assets of Rs. 6,114.51 Crore as at June 30, 2026 and total revenues of Rs. 179.01 Crore for the quarter ended June 30, 2026 respectively and total net profit after tax of Rs. 45.78 Crore for the quarter ended June 30, 2026 respectively as considered in the Unaudited Consolidated Financial Results.

A. BAFNA & CO. FRN 003660C Chartered Accountants

S. JAYKISHAN KOLKATA FRN 309005E Chartered Accountants

SCV & Co. LLP NEW Delhi Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/W100673 Chartered Accountants

- The Unaudited Consolidated Financial Results also include the Group's share of net profit/(loss) after tax of Rs. 93.04 Crore for the quarter ended June 30, 2026 as considered in the Unaudited Consolidated Financial Results, in respect of 2 associates, whose interim financial results have not been reviewed by us.
- The above interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management of the Parent and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

8. In respect of Subsidiaries, Joint Venture & Associates - Not reviewed by other auditors:
   - The Unaudited Consolidated Financial Results also include the interim financial results of 2 subsidiary which has not been reviewed by its auditors, whose interim financial results reflect total assets of Rs. 1,002.17 Crore as at June 30, 2026 and total revenue of Rs. 14.60 Crore for the quarter ended June 30, 2026 and total net profit after tax of Rs 2.25 for the quarter ended June 30, 2026 as considered in the Unaudited Consolidated Financial Results.
   - The Financial Results of 1 Joint - Venture (Domestic) whose Financial Results reflect total assets of Rs.10,902.86 Crores as at June 30, 2026, total revenues of Rs.24.41 Crores for the quarter ended June 30, 2026 respectively and net profit after tax of Rs. 4.69 Crores for the quarter ended June 30, 2026 respectively as considered in the Unaudited Consolidated Financial Results.
   - The Unaudited Consolidated Financial Results also include the Group's share of net profit after tax of Rs. 62.20 Crores for the quarter ended June 30, 2026 as considered in the Unaudited Consolidated Financial Results, in respect of 2 associates, based on their interim financial results which have not been reviewed by their auditors.
   - According to the information and explanations given to us by the Management, the above interim financial results are not material to the Group.

For A Bafna & Co
Chartered Accountants
(FRN: 003660C)

A. BAFNA & CO. FRN 003660C Chartered Accountants

Kartik Khandelwal
Partner // ICAI M. No. 426965
UDIN: 26426965DXDMQX3523

For S. Jaykishan
Chartered Accountants
(FRN: 309005E)

S. JAYKISHAN KOLKATA FRN: 309005E Chartered Accountants

Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 26062410TCRDVL5398

For SCV & Co. LLP
Chartered Accountants
(FRN:000235N / N500089)

SCV & Co. LLP NEW Delhi Chartered Accountants

Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 26093790IZIDJU1050

For SARDA & PAREEK LLP
Chartered Accountants
(FRN:109262W/W100673)

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

Niranjan Joshi
Partner // ICAI M. No. 102789
UDIN: 26102789ATKIHQ9733

Place: Mumbai
Date: July 24, 2026

बैंक ऑफ़ इंडिया
Bank of India BOI

संदर्भ क्र. Ref No.: HO:IRC:AS:2026-27:132

दिनांक Date: 24.07.2026

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

Declaration Under Regulation 33(3)(d) of the SEBI (LODR), 2015

Pursuant to Regulation 33 (3)(d) of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, it is declared that the Auditors' Report on the Unaudited (Reviewed) Financial Statements of the Bank (Standalone and Consolidated) for the Quarter ended 30th June, 2026, as approved by Bank's Board of Directors at their meeting held on 24th July, 2026 are with **Unmodified Opinion**.

Thanking you,

Yours faithfully,

बैंक ऑफ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

(B. Kumar)
General Manager &
Chief Financial Officer

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Ph.: (022) 6668 4490/ 4491 Email: headoffice.share@bankofindia.bank.in

बैंक ऑफ़ इंडिया
Bank of India BOI

Statement indicating Deviation or Variation in the use of proceeds of issue of listed Non-Convertible Debt Securities for the quarter ending 30th June, 2026

A. Statement of utilization of issue proceeds:

(Pursuant to Regulation 52 (7) of SEBI (LODR) Regulations, 2015)

(Rs. In Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public / Private Placement)	Type of Instrument	Date of raising funds	Amount raised	Funds utilized	Any deviation (yes / no)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
N.A.									

B. Statement of deviation / variation in use of Issue proceeds:

(Pursuant to Regulation 52 (7A) of SEBI (LODR) Regulations, 2015)

Particulars	Remarks
Name of listed entity	Bank of India
Mode of Fund Raising	Private Placement
Type of Instruments	Non-Convertible Securities
Date of Raising Funds	--
Amount Raised	--
Report filed for Quarter ended	June 30, 2026
Is there a Deviation / Variation in use of funds raised?	**NA**
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	

बैंक ऑफ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks if any
Not Applicable						

Deviation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally Disclosed.

Name of Signatory: B. Kumar
Designation: General Manager & CFO

बैंक ऑफ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

Place: Mumbai
Date : 24.07.2026

बैंक ऑफ़ इंडिया
Bank of India BOI

Format for Disclosing Outstanding Default on Loans and Debts Securities

SN	Particulars	Rs in Cr
1.	**Loans/ Revolving facilities like cash credit from Banks/Financials Institutions**	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
2	**Unlisted debt securities i.e. NCDs and NCRPs**	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
3	**Total Financial indebtedness of the listed entity including short-term and long-term debt**	**1,15,341.40**

Name of Signatory: B. Kumar
Designation: General Manager & CFO

बैंक ऑफ इंडिया
BANK OF INDIA
प्र.का.
H.O.
निवेशक संबंध कक्ष
Investor Relations Cell

Place: Mumbai
Date : 24.07.2026

बैंक ऑफ़ इंडिया
Bank of India BOI

Statement on Deviation or Variation for proceeds of public issue, rights issue, preferential issue, Qualified Institutions Placement, etc.

(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Statement on deviation / variation in utilization of funds raised;	
Name of listed entity	Bank of India
Mode of Fund Raising	Equity Capital
Date of Raising Funds	-
Amount Raised	-
Report filed for Quarter ended	June 30,2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised?	**No**
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks if any
Not Applicable						

Deviation or Variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory: B. Kumar
Designation: General Manager & CFO

बैंक ऑफ़ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

Place: Mumbai
Date : 24.07.2026

S. JAYKISHAN
CHARTERED ACCOUNTANTS

Suite # 2D, 2E & 2F
12, Ho-chi-minh Sarani, Kolkata - 700 071
✆ : (033) 4003-5801, Fax : (033) 4003-5832
E-mail : info@sjaykishan.com

Date: July 24, 2026

To,
The Board of Directors,
Bank of India,
Star House, C-5,"G" Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai -400 051

Independent Auditor's Certificate on the Statement of maintenance of security cover and compliance with covenants Coverage in respect of Unsecured, Listed Bonds issued by Bank of India as at June 30, 2026

Introduction

1. This certificate is issued in accordance with the terms of our engagement letter dated July 16, 2026, with Bank of India ('the Bank') having its registered office at Star House, C-5, G Block, Bandra Kurla Complex, Bandra(East), Mumbai- 400 051 pursuant to requirements of Regulation 54 read with clause (d) of sub regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024 (as amended) ('the Regulations').

2. We, S Jaykishan, one of the joint statutory central auditors of the Bank have examined the details given in the attached Exhibit 1 and Annexure 1 ('the Statement') prepared by the Bank, which we have initialled for identification purpose only.

Management's Responsibility

3. The preparation of the Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Bank. This responsibility includes the design, Implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and presentation to the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. Bank's Management is also responsible for ensuring that the Bank complies with the requirements of the Regulations, the Offer Documents and the Debenture Trust Deed ('DTD") along with the covenants as prescribed in the DTD for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee/ Exchanges.

S. JAYKISHAN
KOLKATA
FRN 309005E
Chartered Accountants

Auditor's Responsibility

5. Our responsibility for the purpose of this certificate is to express limited assurance as to whether anything has come to our attention that causes us to believe that:

   (i) the financial Information contained in the Statement have not been accurately extracted from the reviewed financial information as at/ for the quarter and three months ended June 30, 2026, other relevant records and documents maintained by the Bank or that the computation thereof is arithmetically inaccurate.

   (ii) the Bank, during the quarter and three months ended June 30, 2026, has not compiled, in all material respects, with the covenants as per the terms of Offer Document/ Information Memorandum and / or DTDs in respect of listed Bonds of the Bank as at June 30, 2026, as mentioned in the Statement.

6. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter Information is likely to arise.

7. We along with 3 other firms of statutory central auditors of the Bank have carried out review of the financial results of the bank for the period ended on June 30, 2026. Our review of these unaudited standalone financial results was conducted in accordance with the Standard on Review Engagements (SRE) 2410, review of Interim Financial Information Performed by the Independent. Auditor of the Entity, issued by the institute of Chartered Accountants of India (the ICAI).

8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, Issued by ICAI.

10. For the purpose of our examination of the accompanying Statement, we have performed the following procedures:

    a. Reviewed the unaudited financial information of the Bank as at and for the quarter and three months ended June 30, 2026 which were subject to limited review as mentioned in paragraph 7 above.

    b. Obtained the details of Offer Documents in respect of the unsecured listed Bonds outstanding as of June 30, 2026, and verified their compliance.

S. JAYKISHAN
KOLKATA
FRN:309005E
Chartered Accountants

c. Traced the Nil amounts in the Statement, in relation to the computation of security cover, to the unaudited financial information of the Bank as at and for the quarter and three months ended June 30, 2026.

Conclusion

12. Based on our examination and the aforementioned procedures and according to the information and explanations given to us, along with the representations provided by the management, we report that nothing has come to our attention that causes us to believe that:

    (i) the financial Information contained in the Statement have not been accurately extracted from the reviewed financial information for the quarter and three months ended June 30, 2026, other relevant records and documents maintained by the Bank or that the computation thereof is arithmetically inaccurate.

    (ii) The Bank, during the quarter and three months ended June 30, 2026 has not compiled, in all material respects, with the covenants as per the terms of Offer Document/ Information Memorandum and/or DTDs in respect of listed Bonds of the Bank as at June 30, 2026, as mentioned in the Statement.

Restriction on Use

13. This certificate has been issued at the request of the Bank, for submission to stock exchanges/ Debenture Trustee(s) only. Our certificate should not be used for any other purpose or by any person other than the addressee of this certificate. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come to save where expressly agreed by our prior consent in writing.

For S. Jaykishan

Chartered Accountants

Firm Registration No. 309005E

S. JAYKISHAN KOLKATA FRN:309005E Chartered Accountants

CA Ritesh Agarwal
Partner
Membership No. 062410
Place: Mumbai
Date: The 24th day of July, 2026
UDIN: 26062410DFFUQR2842

Exhibit- I to the Certificate dated July 24, 2026

To,
The Debenture Trustees/ Stock Exchanges

Certificate with reference to Security Cover/ Covenants in respect of Listed Unsecured Debt Securities issued by Bank of India for the quarter and three months ended June 30, 2026

Ref: Regulation 54(2) read with 56 (l)(d) of SEBI (LODR) Regulations, 2015 (as amended from time to time) & SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024

Based on examination of books of account and other relevant records/documents, we hereby certify that:

a) **Bank of India**, vide its Board Resolution and information memorandum/offer document and under various Debenture Trust Deed, has issued the following listed unsecured debt securities:

ISIN Numbers	Private Placement/Public Issue	Secured /Unsecured	Amount (Rs in Crores)
INE084A08169	Private Placement	Unsecured	1,500.00
INE084A08151	Private Placement	Unsecured	1,800.00
INE084A08177	Private Placement	Unsecured	2,000.00
INE084A08193	Private Placement	Unsecured	2,500.00
INE084A08227	Private Placement	Unsecured	2,500.00
INE084A08185	Private Placement	Unsecured	5,000.00
INE084A08201	Private Placement	Unsecured	5,000.00
INE084A08219	Private Placement	Unsecured	2,690.00
INE084A08235	Private Placement	Unsecured	10,000.00
Total			**32,990.00**

b) **Security Cover for listed unsecured debt securities:**

i. The Financial information for the period ended June 30, 2026 has been extracted from the reviewed books of accounts for the period ended June 30, 2026 and other relevant records of Bank of India.

ii. The security cover in the format as specified by SEBI vide its Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024 is herein given as Annexure I.

The Security Cover certificate is being issued in consonance with SEBI regulation and all the other terms and conditions applicable for the issue of the bonds as specified by RBI master circular no. DOR.CAP.REC.2/21.06.201/2025-26 dated April 01, 2025 for BASEL III Compliant bonds and RBI Directions on Resource raising norms for commercial banks dated November 28, 2025 for Long Term Infra Bonds, as amended from time to time.

c) **Compliance of all covenants in respect of listed debt securities Information under SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time.**

S. JAYKISHAN ★ KOLKATA FRN:309005E ★ Chartered Accountants

We have examined the compliances made by the Bank in respect of the covenants of the listed debt securities and certify that all the covenants have been complied by the Bank.

Based on the examination of the books of account and other relevant records/ documents we hereby certify that the Bank has complied with the covenants mentioned in the Offer Document / Information Memorandum and / or Debenture Trustee Deed for the above mentioned non-convertible debt securities.

Further, please find below list of the Covenants which the Bank has failed to comply for the quarter:

Covenant	Document Reference	Date of Breach	Cure period(if any)
NIL			

For S. Jaykishan

Chartered Accountants

Firm Registration No. 309005E

S. JAYKISHAN
KOLKATA
FRN:309005E
Chartered Accountants

CA Ritesh Agarwal
Partner
Membership No. 062410
Place: Mumbai
Date: The 24th day of July, 2026
UDIN: 26062410DFFUQR2842

Annexure to Security Cover Certificate

Annexure to security Cover Certificate dated 24.07.2026

Annexure 1

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari Passu Charge	Pari-Passu Charge	Assets not offered as security	Elimination (amount in Negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other secured Debt	Debt for which this certificate being issued	Assets shared by Pari-Passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is Pari-Passu charge (excluding items covered in column F)		Debt Amount considered more than once (due to exclusive plus, pari-passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance	Market Value for Pari-passu charge Assets viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg.	Total Value(=K+L+M+N)

S. JAYKISHAN
KOLKATA
FRN 309005E
Chartered Accountants

											, DSRA, market value is not applicable)		**Bank Balance , DSRA, market value is not applicable)**	
												Relating to Column F		
		Book Value	**Book Value**	**Yes/No**	**Book Value**	**Book Value**								
ASSETS	-	-	-		-	-	-	--		-	-	-	-	-
Property, Plant and Equipment	-	-	-		-	-	-	--		-	-	-	-	-
Capital	-	-	-		-	-	-	--		-	-	-	-	-
Work-in Progress	NIL													
Right of Use Assets	-	-	-		-	-	-	--		-	-	-	-	-
Intangible Assets	-	-	-		-	-	-	--		-	-	-	-	-
Intangible Assets under Development	-	-	-		-	-	-	--		-	-	-	-	-

S. JAYKISHAN
KOLKATA
FRN:309005E
Chartered Accountants

Investments	-	-	-		-	-	-	--		-	-	-	-	-
Loans	-	-	-		-	-	-	--		-	-	-	-	-
Inventories	-	-	-		-	-	-	--		-	-	-	-	-
Trade Receivables	NIL													
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others	-	-	-		-	-	-	--		-	-	-	-	-
Total	-	-	-		-	-	-	--		-	-	-	-	-
	-	-	-		-	-	-	--		-	-	-	-	-
LIABILITIES														
Debt securities to which this certificate pertains	-	-	-		-	-	-	--		-	-	-	-	-

S. JAYKISHAN ★ KOLKATA FRN:309005E ★ Chartered Accountants

Other debt sharing paripassu charge with above	-	-	-		-	-	-	--		-	-	-	-	-
debt	-	-	-		-	-	-	--		-	-	-	-	-
Other Debt	-		-		-	-	-	--		-	-	-	-	-
Subordinated debt	-		-		-	-	-	--		-	-	-	-	-
Borrowings	-	-	-		-	-	-	--		-	-	-	-	-
Bank	-		-		-	-	-	--		-	-	-	-	-
Debt Securities	-		-		-	-	-	--		-	-	-	-	-
Others	-		-		-	-	-	--		-	-	-	-	-
Trade payables	-		-		-	-	-	--		-	-	-	-	-
Lease Liabilities	NIL													
Provisions	-	-	-		-	-	-	--		-	-	-	-	-
Others	-	-	-		-	-	-	--		-	-	-	-	-
Total	-	-	-		-	-	-	--		-	-	-	-	-
Cover on	-	-	-		-	-	-	--		-	-	-	-	

निवेशक संबंध विभाग
Investor Relations Dept.

S. JAYKISHAN
KOLKATA
FRN 309005E
Chartered Accountants

Book Value														
Cover on Market Value	NIL													
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

BANK OF INDIA
प्र. का.
H.O.
निवेशक संबंध विभाग
Investor Relations
Dept.

(USHA RAMSINGHANI)
COMPANY SECRETARY

S. JAYKISHAN
KOLKATA
FRN 309005E
Chartered Accountants