July 29, 2026

To

BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001

National Stock Exchange of India Limited
Listing Department Exchange Plaza,
5th floor Plot No. C/1, G,
Block Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051

Sir/Madam,

Subject: Investor Presentation

Please find attached Investors' Presentation in relation to the Un-audited financial results of National Bank for Financing Infrastructure and Development for the quarter ended June 30, 2026.

The above presentation is also being placed at the website of the Institution at https://nabfid.org/investors.

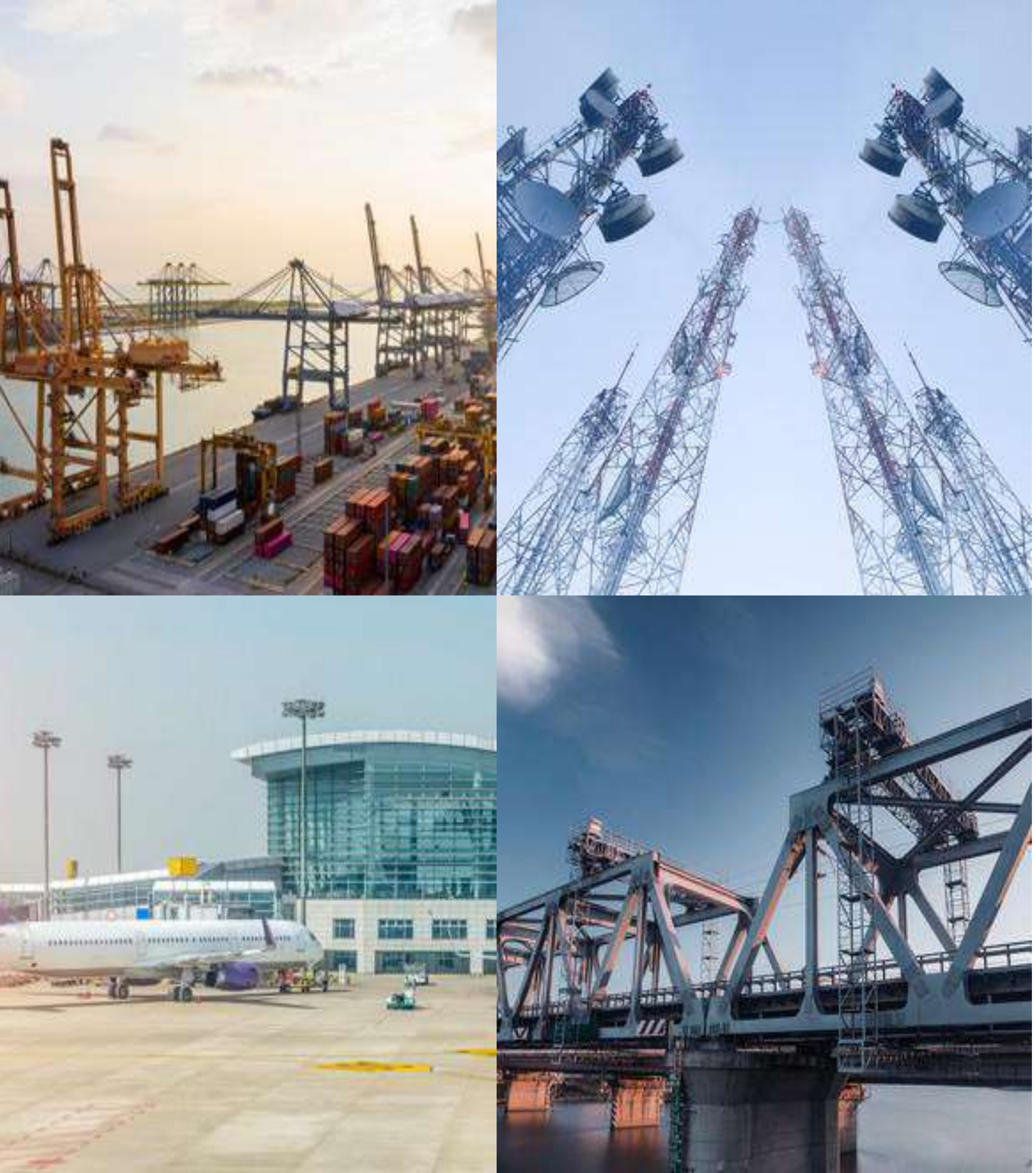
Please take the above information on record.

Thanking you,

Yours sincerely,
For National Bank for Financing Infrastructure and Development

Swati Patil Lahiri
Vice President & Company Secretary

Encl. As above



National Bank for Financing Infrastructure and Development

Building India, Bettering Lives

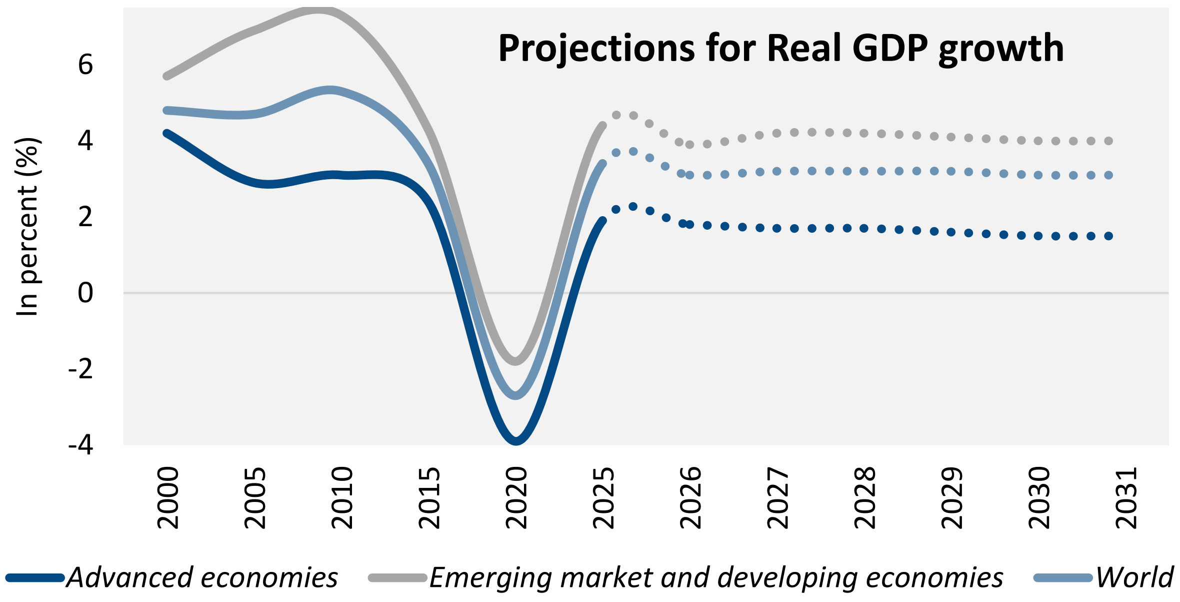
Investor Presentation

June 30, 2026

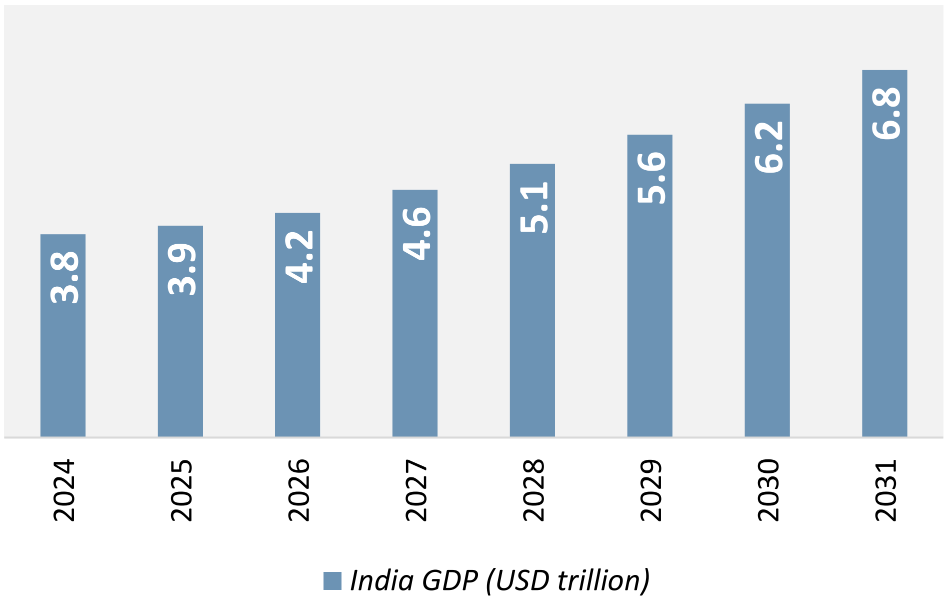
Content

Indian economy on a high growth trajectory

In a slowing global economy[1]…



India emerges as a beacon of growth[2]

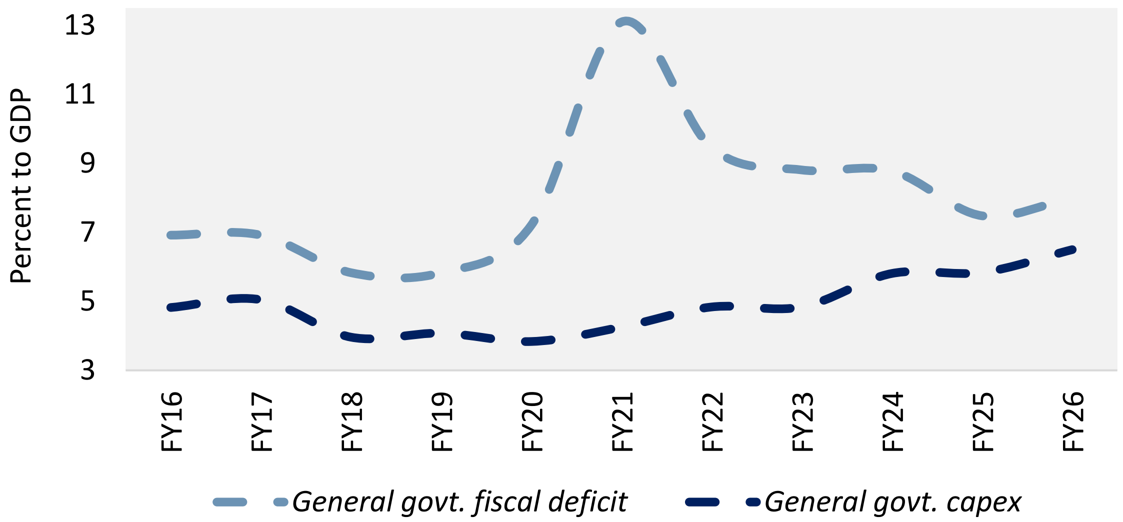


- *IMF forecasts India growing strongly at ~6.5% real rate average for next five years (2026-2031) while global growth stutters around 3.2%*
- *India to be USD 5 trillion economy by 2028, with share in incremental World GDP rising from 6% (in 2024) to 9% by 2030*
- *Youthful Demography, Digital Deepening, Infrastructure building, Urbanization and Governance reforms ushering a change in quality of life*
- *India's Financial sector is in robust shape to contribute to support sustained economic growth over the coming decades.*

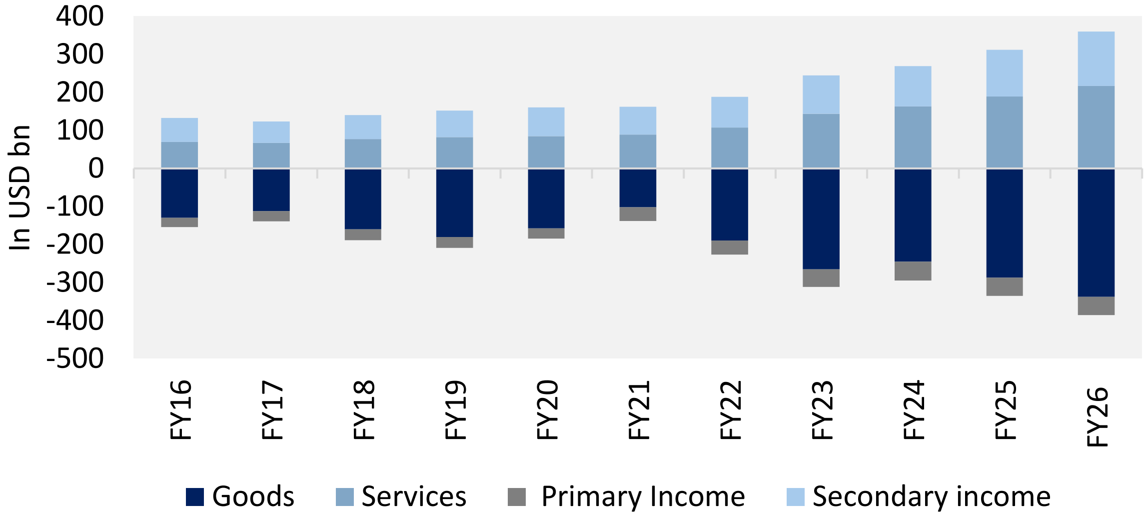
1: World Economic Outlook April 2026; International Monetary Fund; 2: Institution Research on IMF WEO Database

..with macro stability making growth sustainable

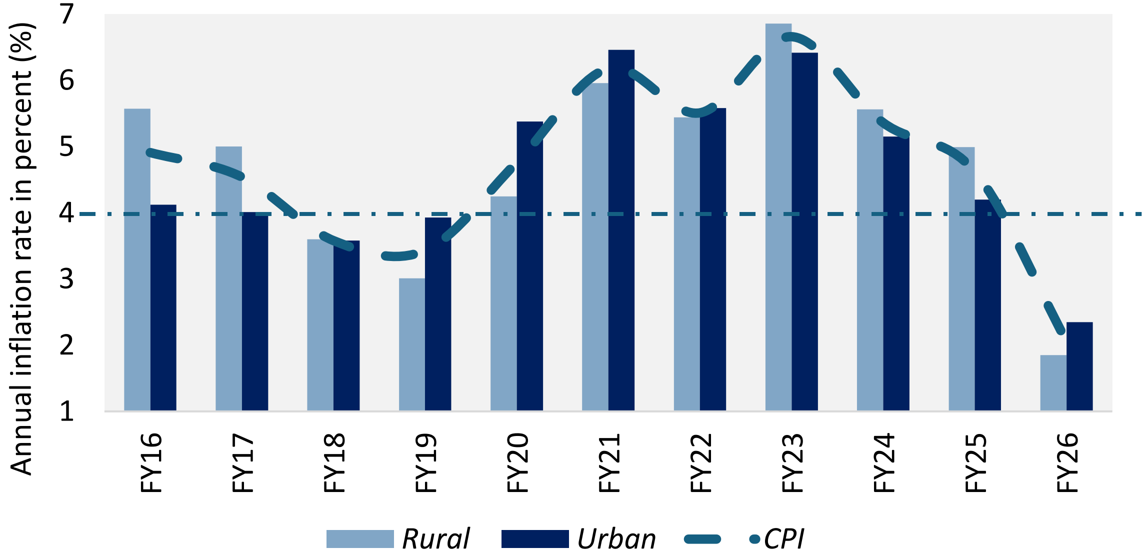
Government walks a fiscally prudent path



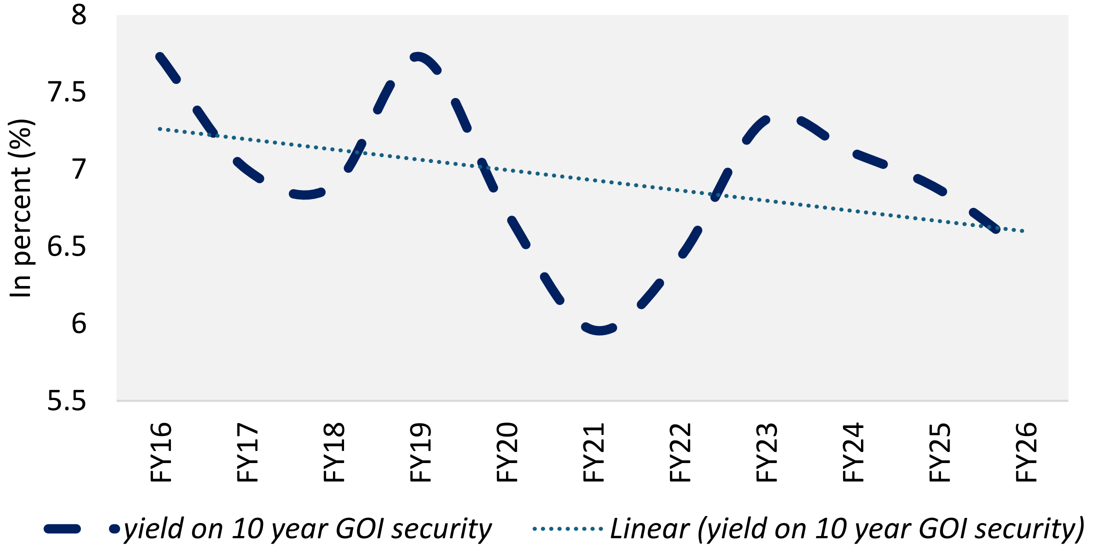
External stability improves on Services buoyancy



Inflation stabilizing around target level

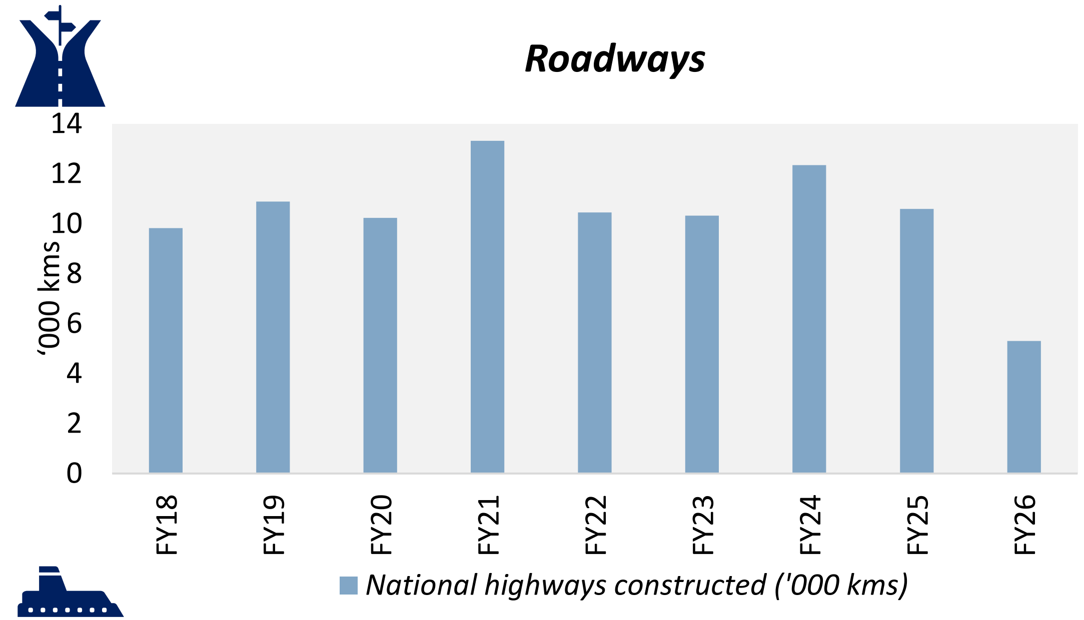


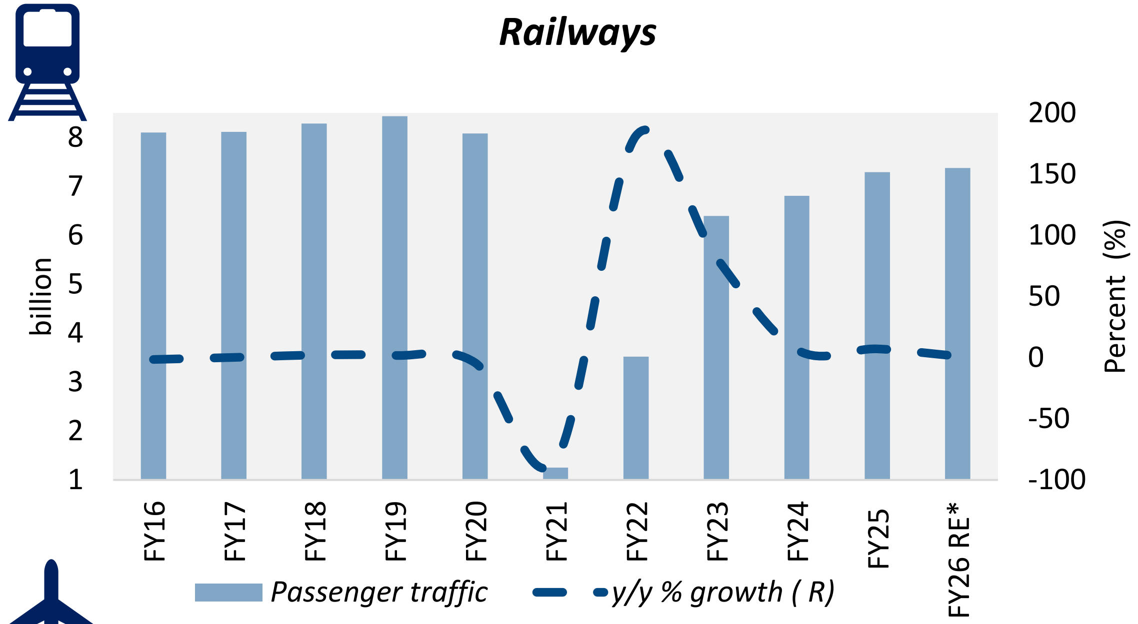
Macro stability ushering lower cost of capital

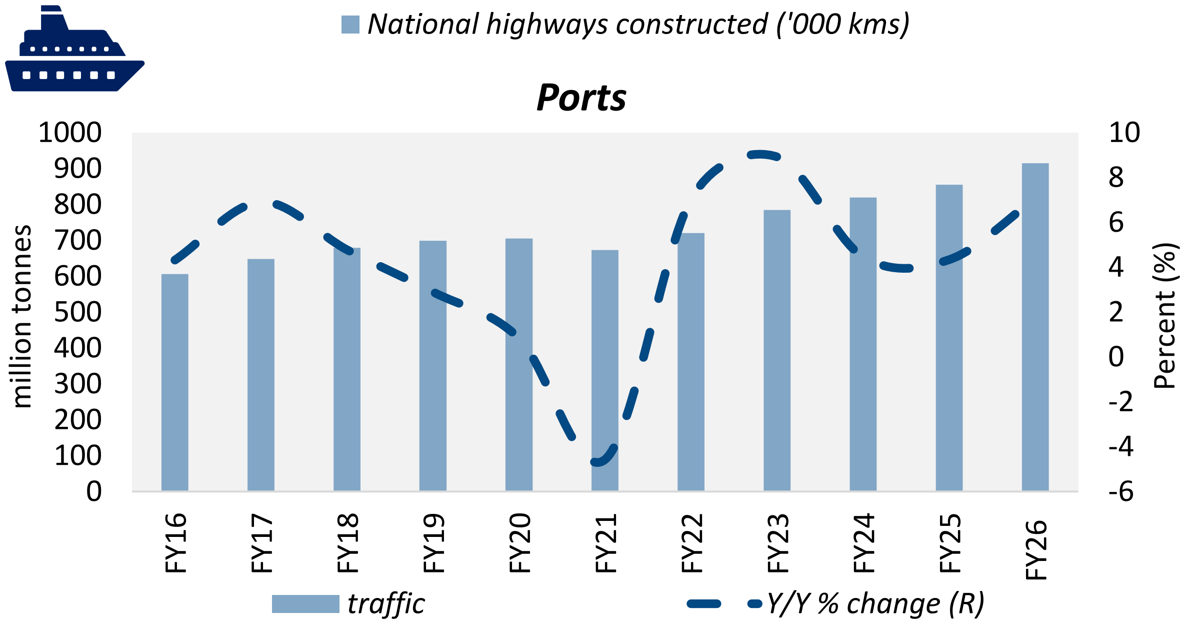


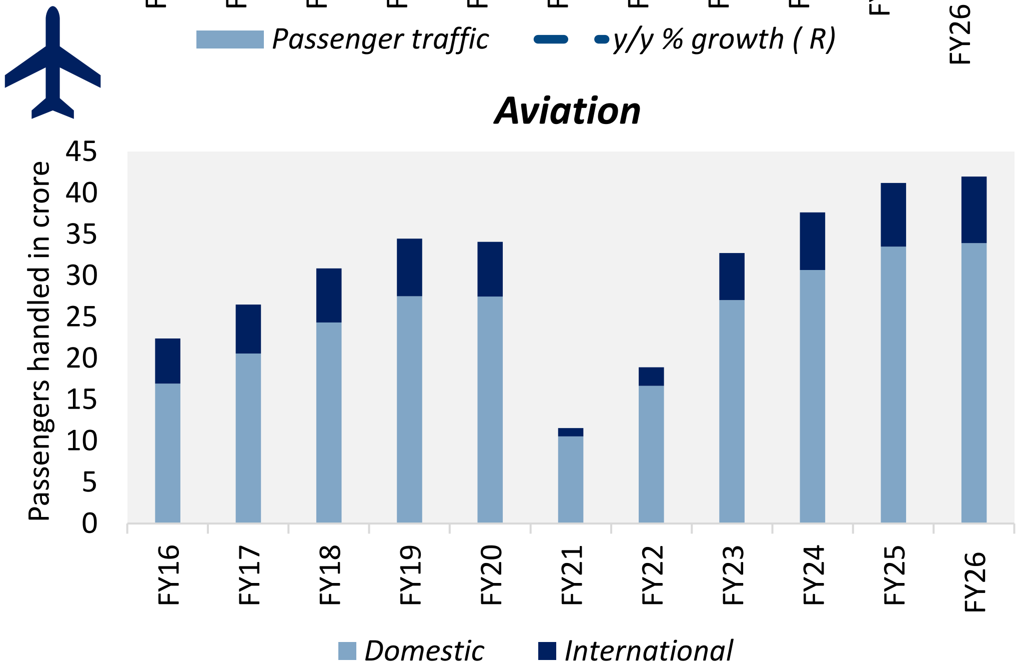
Source: CMIE; Institution Research

Growth powered by rapid infrastructure upgrades in core sectors



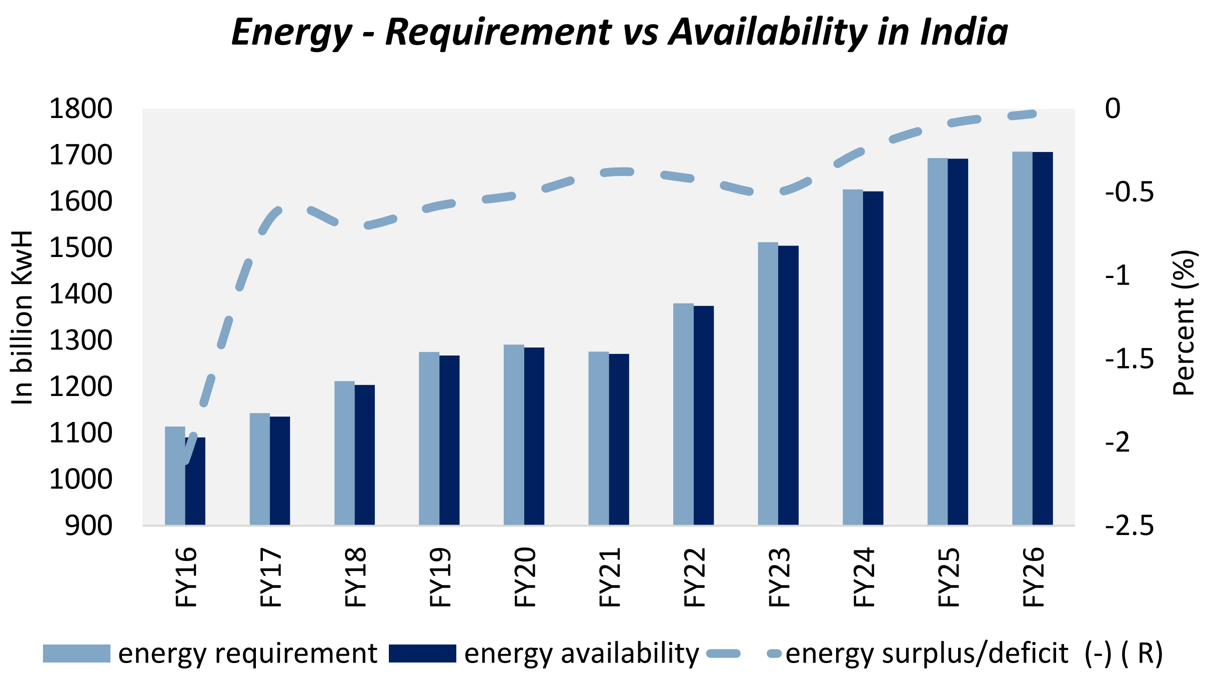


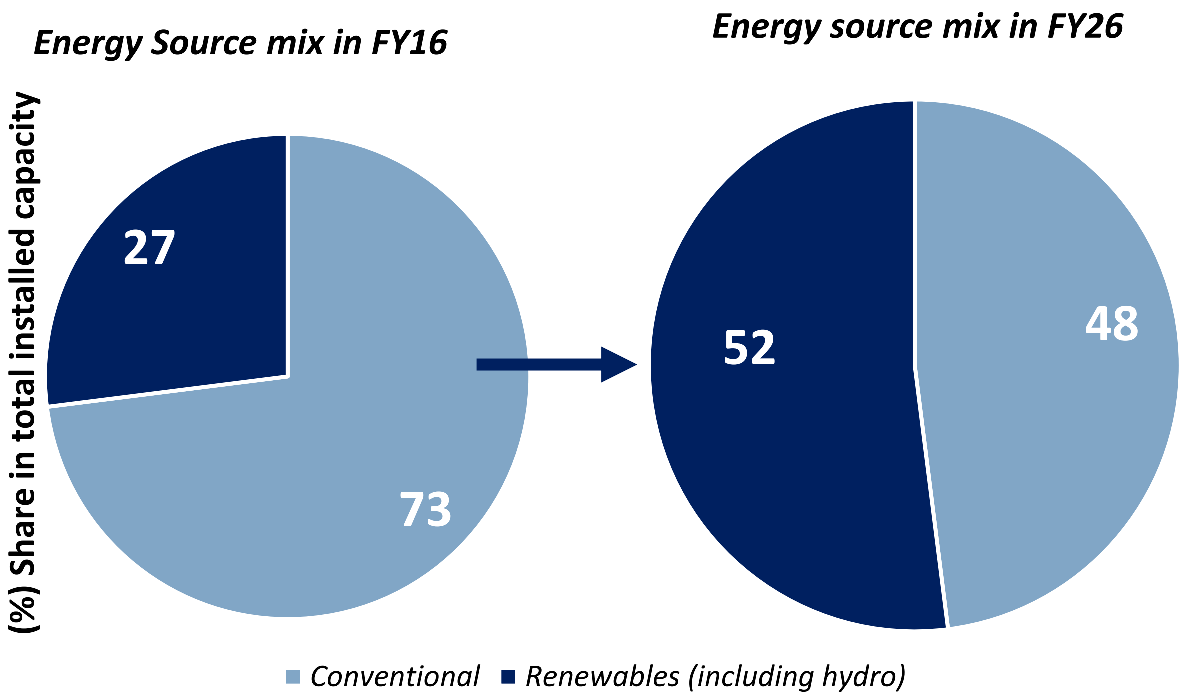




* Revised estimates Source: CMIE; NaBFID Economist

…and advancing energy security through a rising renewable share





- *Electricity deficit reduces from 2.1% in FY16 to nearly zero at present; Peak energy deficit has also declined to 0.01% in FY26 from 3.2% in FY16.*
- *Electricity requirement has grown at a CAGR of 4.4% while Energy Availability has grown at a CAGR of 4.6% in the past decade. (FY16 to FY26).*
- *Renewable resources (including hydro) account for more than fifty percent share in total installed capacity vs 27% a decade ago (FY16). Within Renewables, Solar contributed over half the share (55%) as of FY26, up from 6% in FY16.*
- *Private sector contributes more than half (52%) of installed generation capacity, (as of FY26) up from 40% a decade ago (FY16).*

Source: CMIE; Institution Research, https://cea.nic.in/wp-content/uploads/installed/2026/03/Website-1.pdf

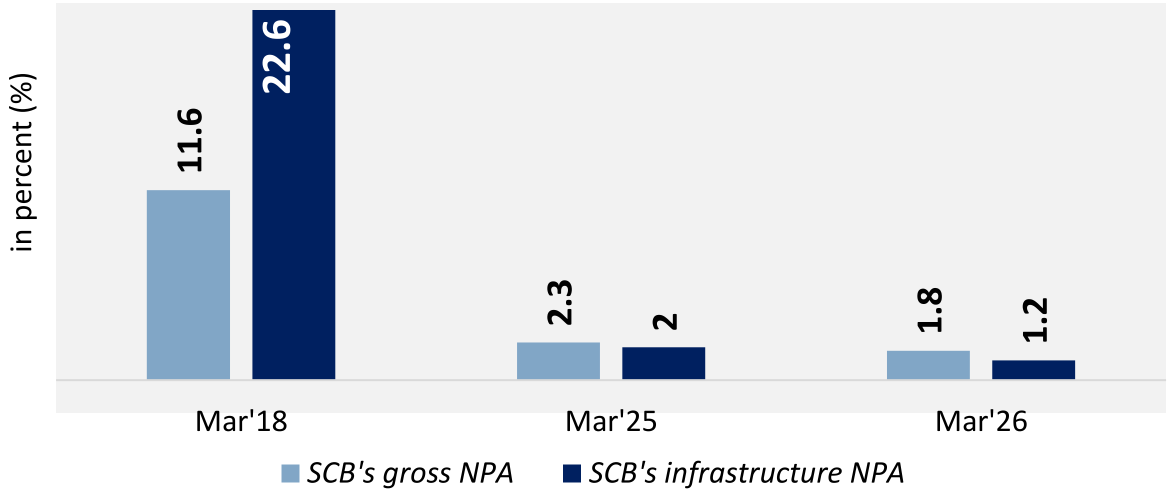
Institutional reforms make infra emerge a safer asset class

Supported by institutional reforms

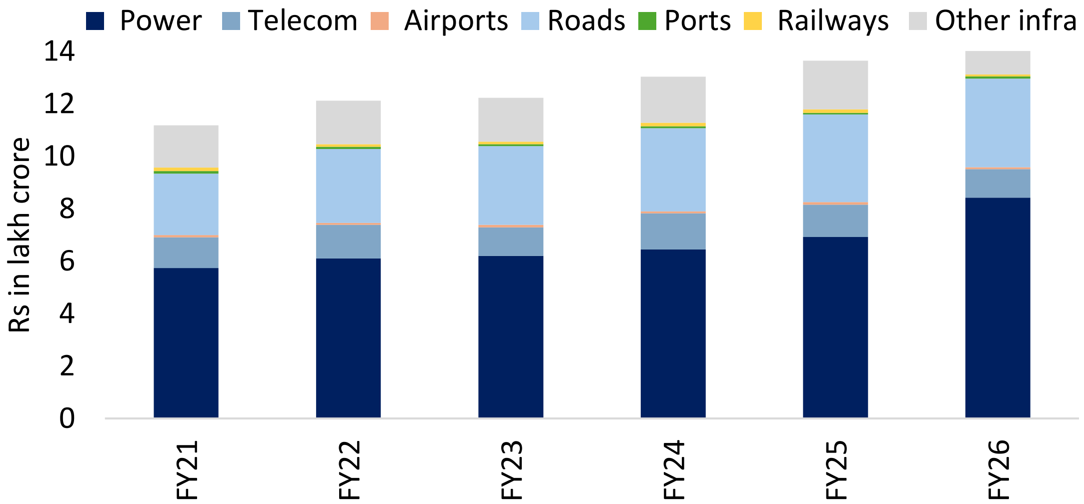
Development Finance Institution (Institution)
Bank Recapitalization, EASE Reforms
Insolvency & Bankruptcy Code
National Asset Resolution Corporation Ltd
National Monetization Pipeline (NMP)

PM GatiShakti
National Master Plan for Multi-Modal Connectivity

Infrastructure emerges as a safer asset class



Leading to revival in SCBs' Credit flow to Infra



Sectors	*Cumulative requirement (FY26-FY30)*		*Cumulative requirement (FY26-FY47)*	
	Rs trillion	*USD trillion*	*Rs trillion*	*USD trillion*
Road (NH+States)	*~18*	*~0.21*	*83-91*	*0.9-1.0*
Rail	*~14*	*~0.16*	*75-77*	*~0.8*
Ports	*~1*	*~0.01*	*~6*	*~0.1*
Airports	*~1*	*~0.01*	*7-7.5*	*~0.1*
Power	*~22*	*~0.25*	*143-154*	*1.6-1.7*
Telecom (incl. data centres)	*~6*	*~0.06*	*30-31*	*~0.3*
Others (urban infra, river linking)	*~74*	*~0.84*	*335-405*	*3.8-4.6*
w/w Urban infra	*~68*	*~0.77*	*310-375*	*~3.5-4.2*
Irrigation (incl. river linking)	*~6*	*~0.06*	*27-30*	*~0.3*
Total	***~136***	***~1.5 - 1.6***	***680-770***	***7.6-8.6***

Source: #Institution Research, NaBFID's internal estimates

Institution: At a Glance

1 Specialized Institution

- *Set-up through National Bank for Financing Infrastructure and Development Act, 2021 to develop & support infrastructure finance sector*
- *Accorded All India Financial Institution (AIFI) status by Reserve Bank of India*

2 Government Support

- *100% GOI Ownership with authorized capital of Rs 1 lakh crore*
- *Paid-up equity of Rs 20,000 crores*
- *Grant of Rs 5,000 crores for reducing the cost of funds*
- *Sovereign guarantee for foreign currency liabilities at concessional fee*
- *Provision to reimburse foreign exchange hedging cost*
- *Tax exemption provided for initial 10 years.*

The Institution Timeline: Key Milestones

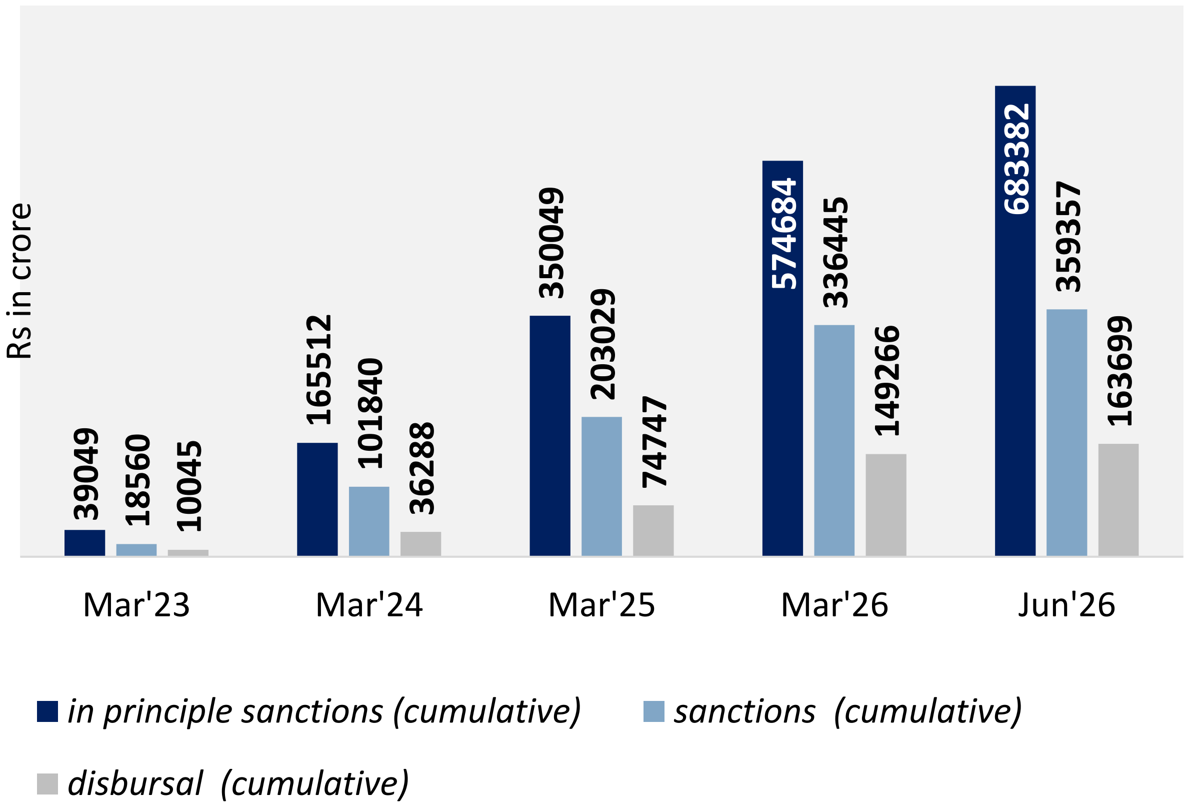
- **Mar 2021** — *Act passed by the Parliament*
- **Apr 2021** — *Institution founded*
- **Mar 2022** — *Reserve Bank of India accords All India Financial Institution status*
- **Dec 2022** — *First Loan Disbursement*
- **Jun 2023** — *Maiden Bond Issuance*
- **Mar 2024** — *Loan sanction crosses ₹ 1 trillion*
- **Feb 2025** — *Union Budget Announcement: Institution to launch PCE**
- **Jul 2025** — *Received International Credit Rating*
- **Sep 2025** — *PCE* Launched*
- **Dec 2025** — *Loan sanction crosses ₹ 3 trillion*
- **Mar 2026** — *Loan outstanding crosses ₹ 1 trillion*

*PCE: Partial Credit Enhancement

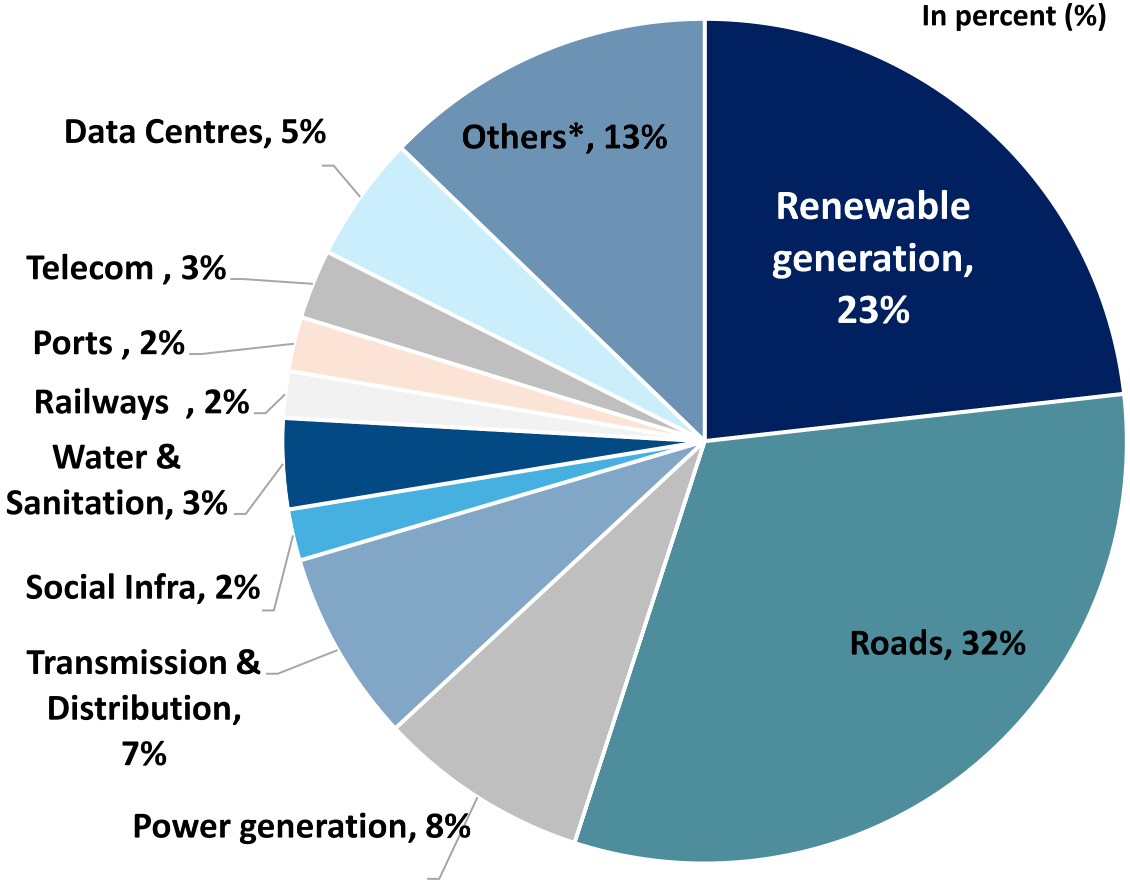
Well-diversified infra–Loan Portfolio with strong pipeline

(As on June 30, 2026)

Strong Loan Pipeline



Sectoral Composition of Sanctions



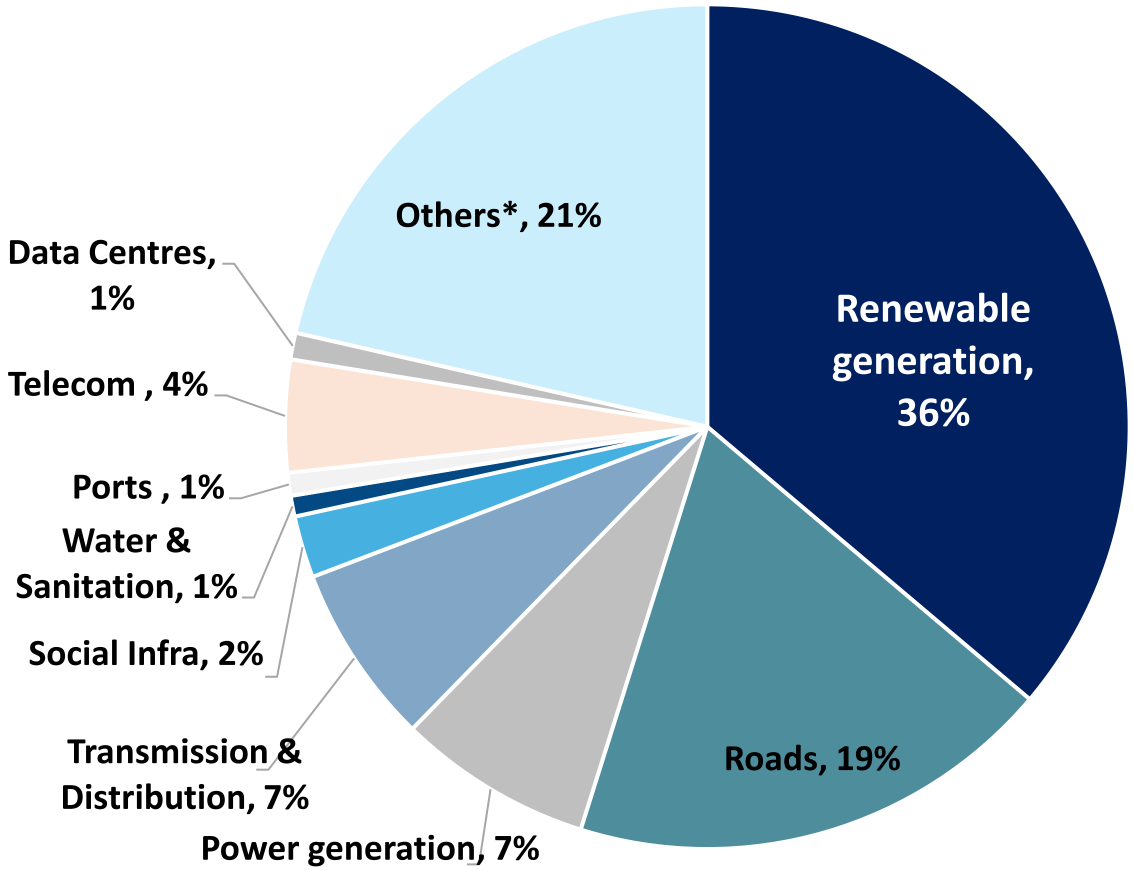
*Includes Logistics, Affordable Housing, City Gas Distribution, Rolling Stock , Ropeway and Cable, Oil & Gas Storage facility, , Irrigation, Energy Storage Systems, Shipyards and Bulk Material Transportation, Education, Hospitals, Logistics

Well-diversified Infra Loan Portfolio

(As on June 30, 2026)

Sectoral Composition of Outstanding

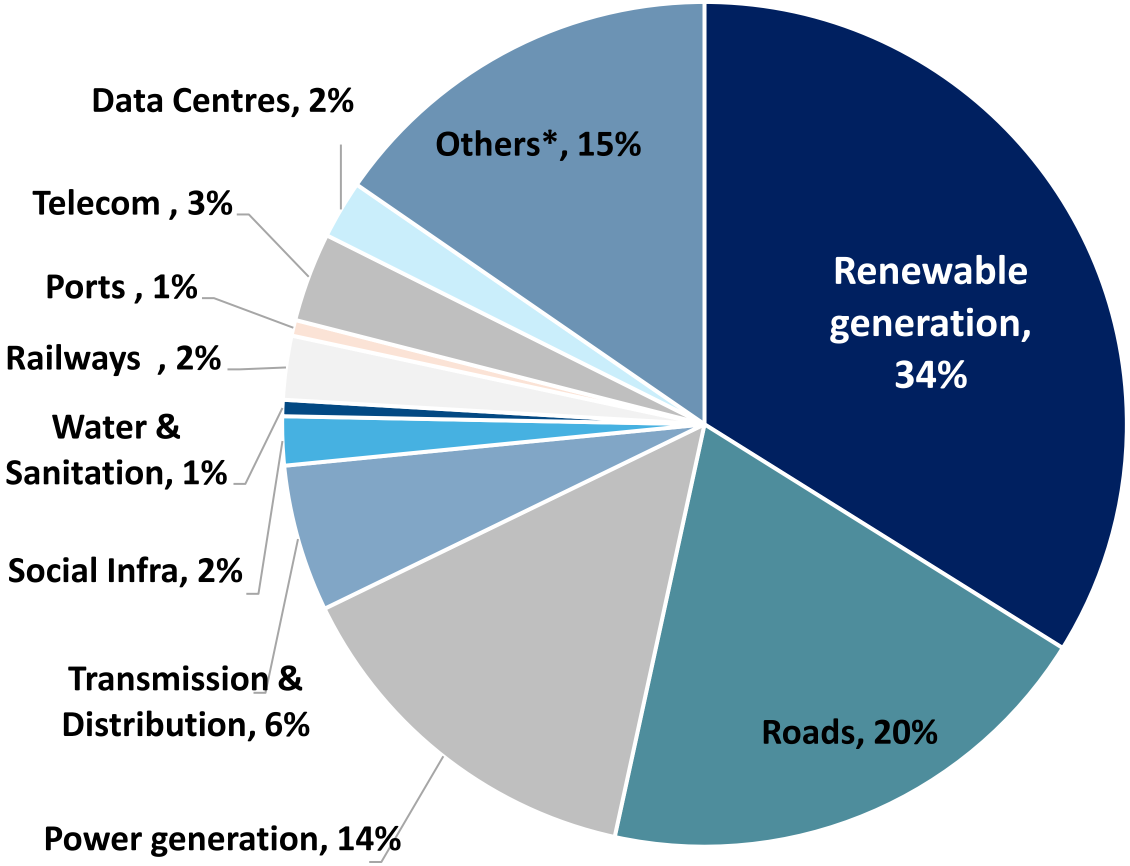
- *The total (credit exposure) outstanding stood at Rs 1,28,185 cr.*



Sectoral Composition of Disbursements

- *The total disbursements stood at Rs 1,63,699 cr.*

In percent (%)



*Includes Logistics, Affordable Housing, City Gas Distribution, Rolling Stock , Ropeway and Cable, Oil & Gas Storage facility, , Irrigation, Energy Storage Systems, Shipyards and Bulk Material Transportation, Education, Hospitals, Logistics

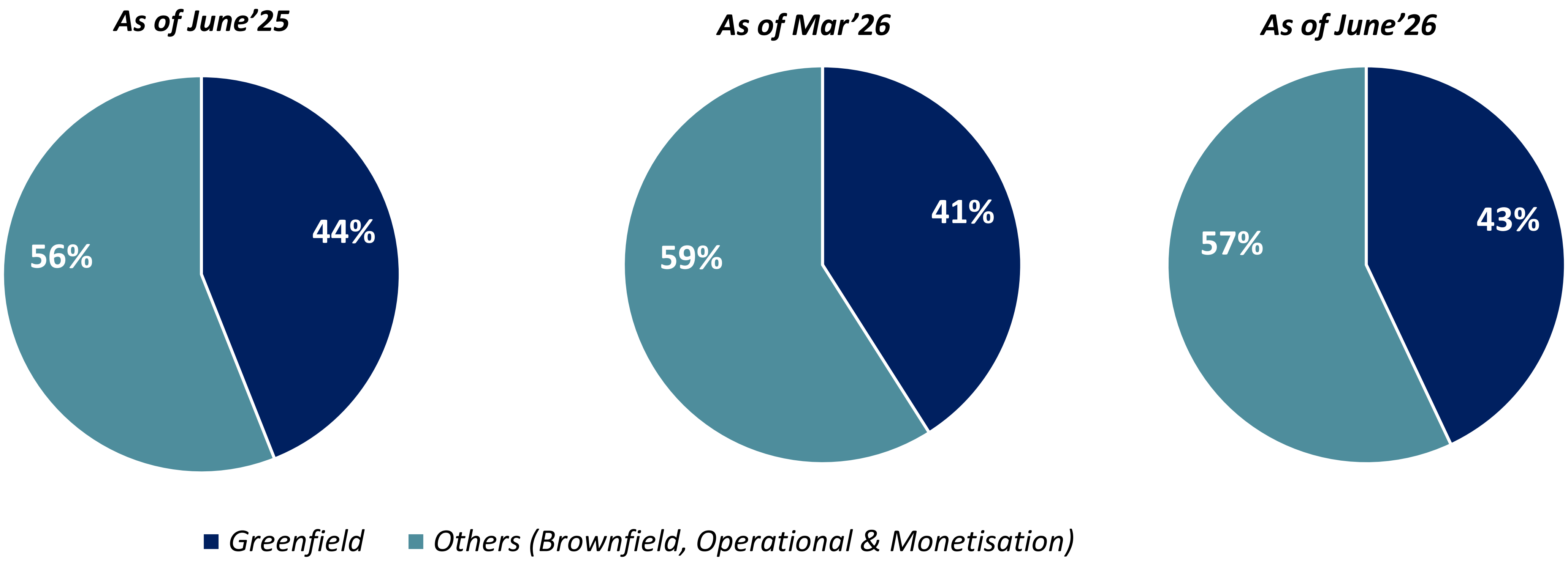
Achieving a better balance in portfolio composition

- *In Q1 FY27, the sanctions (cumulative) stood at Rs 3,59,357 cr.*
- *In FY26, the sanctions (cumulative) stood at Rs 3,36,445 cr.*
- *In Q1 FY26, the sanctions (cumulative) stood at Rs 2,23,627 cr.*

(As on June 30, 2026)

In percent (%)

Greenfield vs Operational (Sanctions)



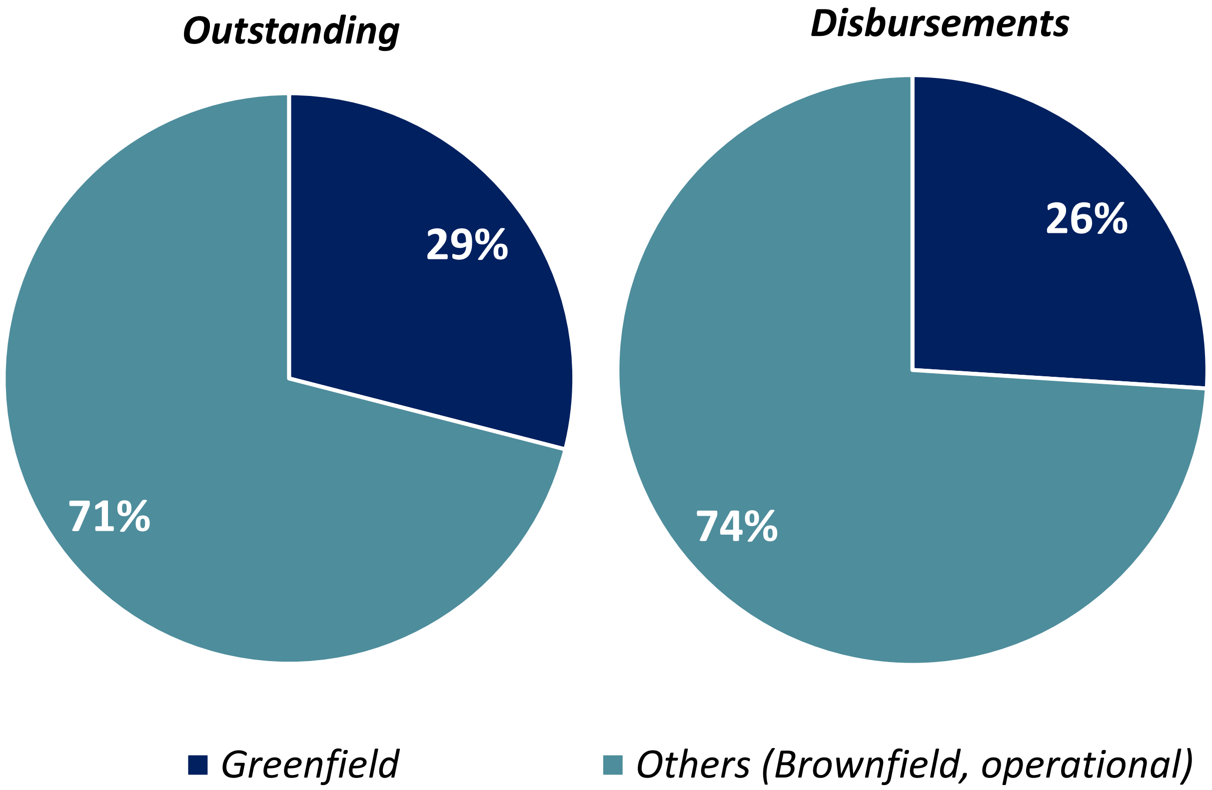
Achieving a better balance in portfolio composition

- *The total (credit exposure) outstanding stood at Rs 1,28,185 cr.*
- *The total disbursements stood at Rs 1,63,699 cr.*
- *The asset quality of the institution remains strong with NIL NPA.*

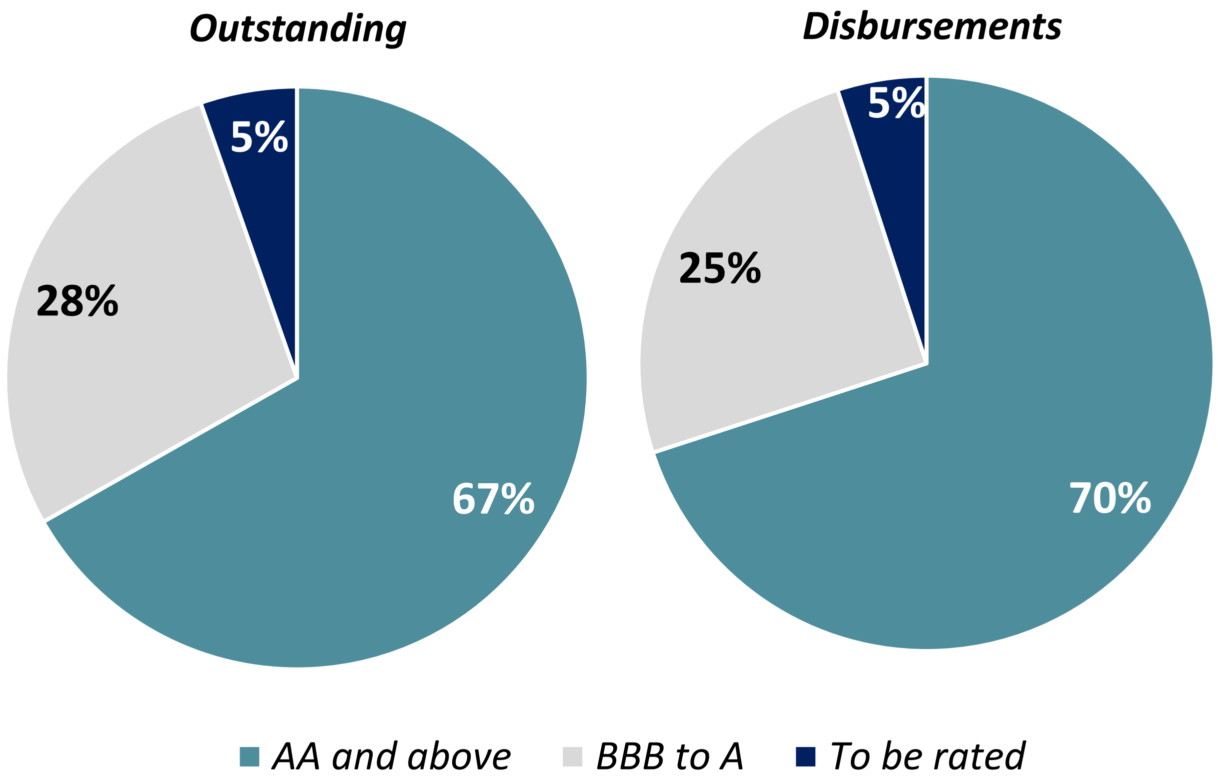
(As on June 30, 2026)

In percent (%)

Greenfield vs Operational



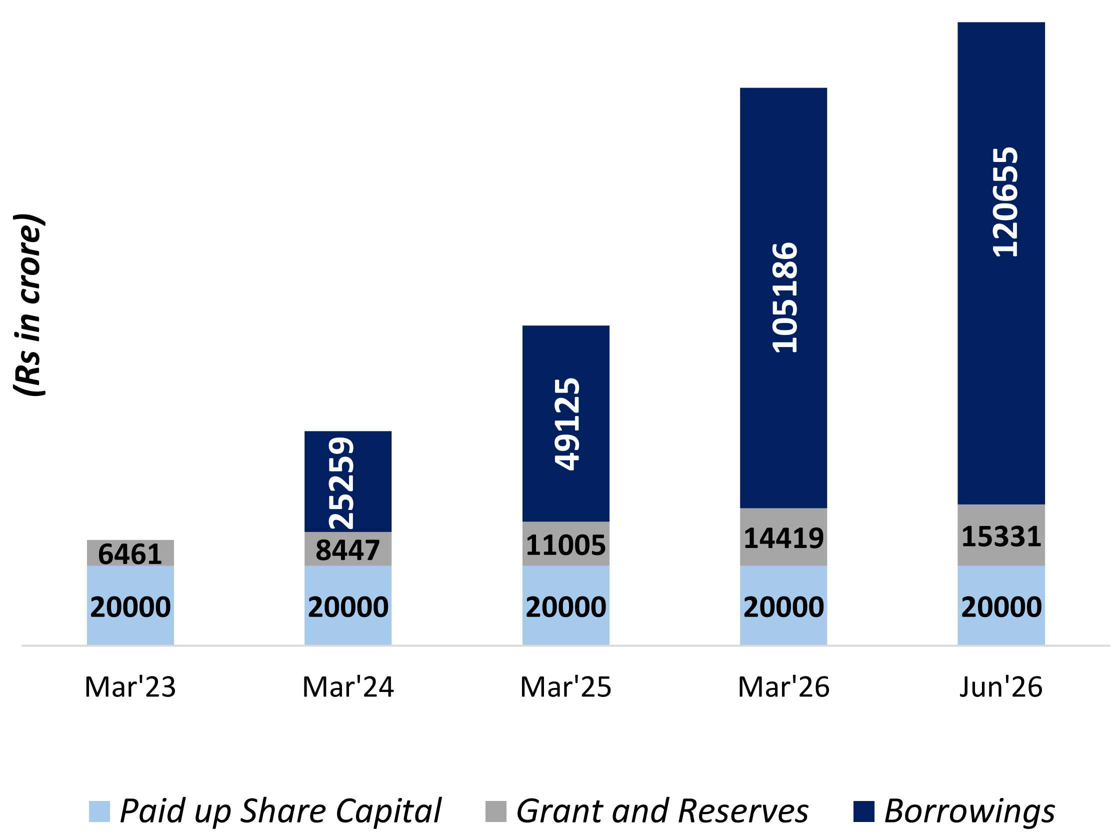
External Rating Distribution



Well diversified Borrowing mix

(As on June 30, 2026)

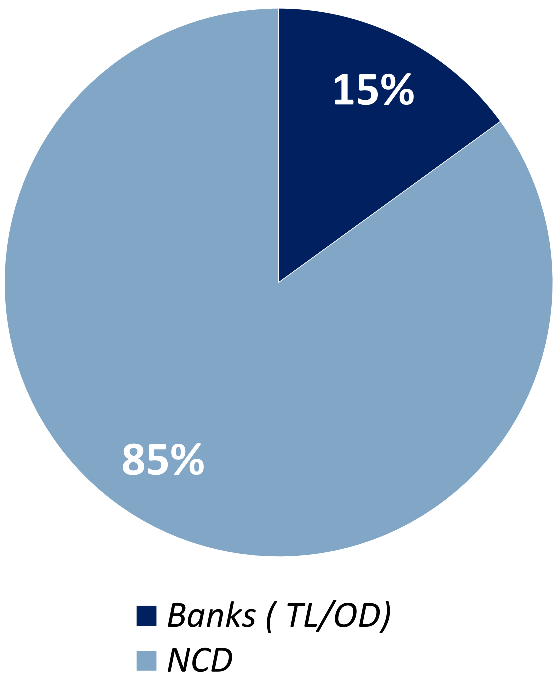
Resource mix



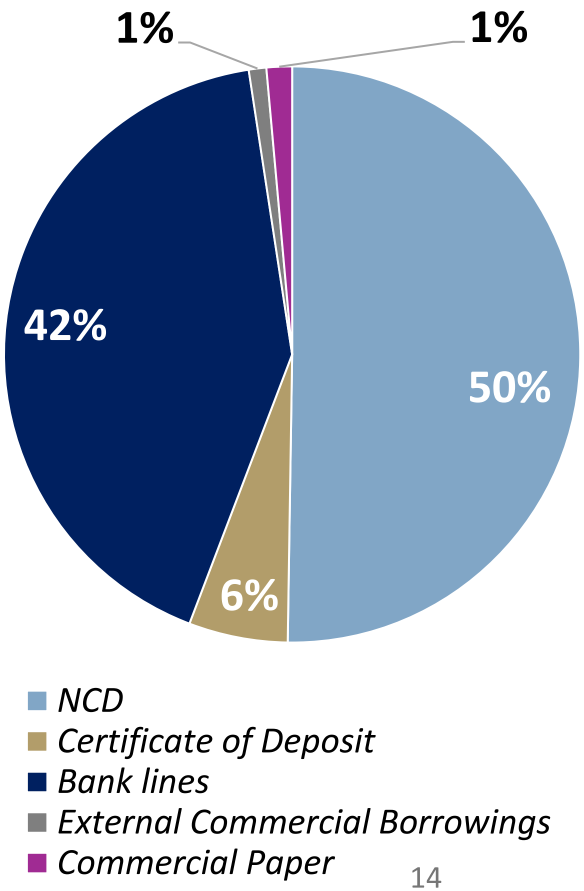
In percent (%)

Borrowing Mix

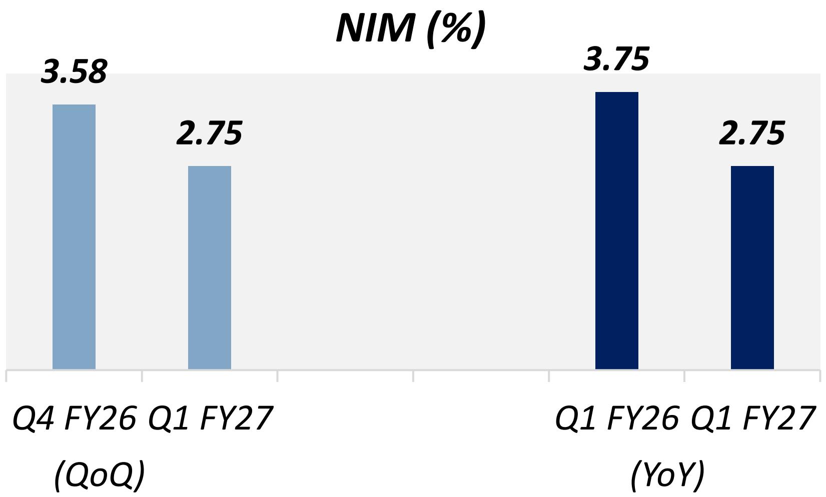
As of June'25

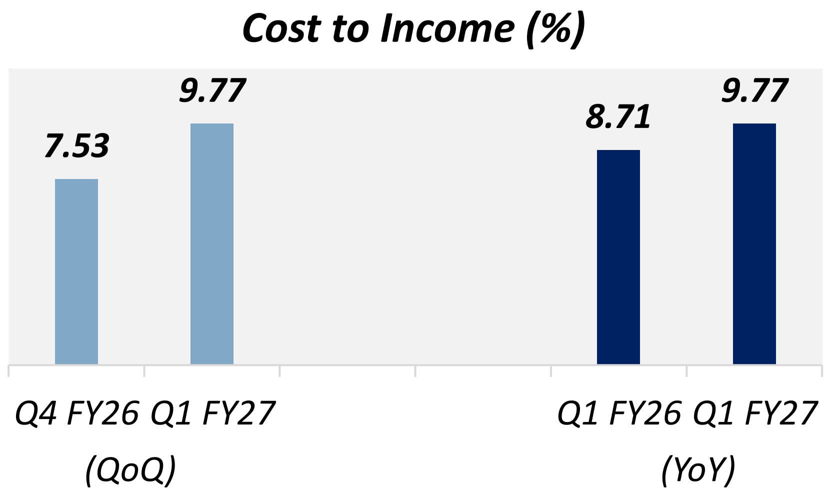


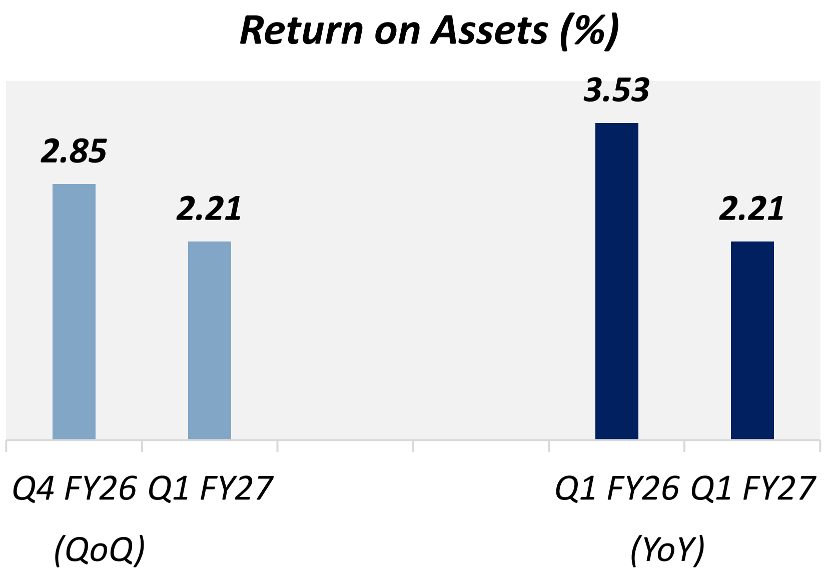
As of June'26

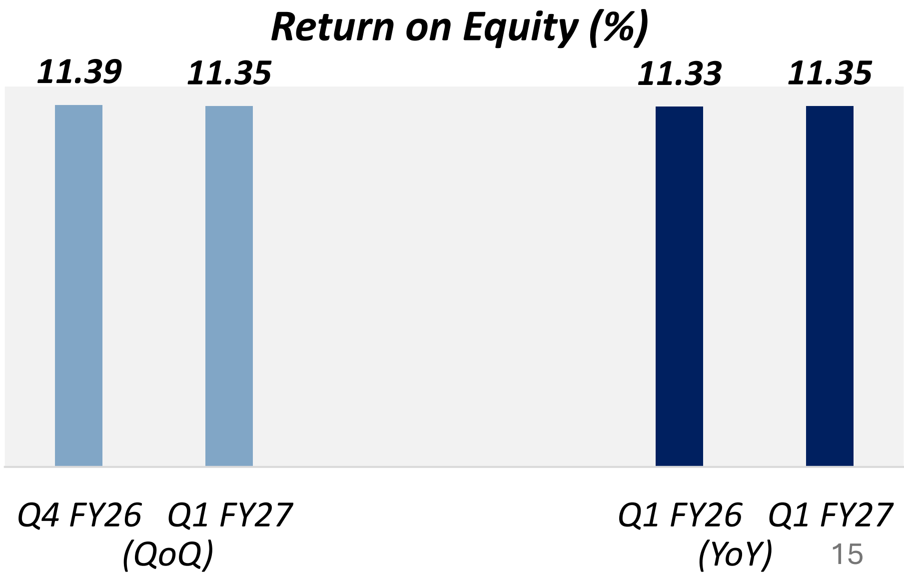


Returns reflect improved capital efficiency





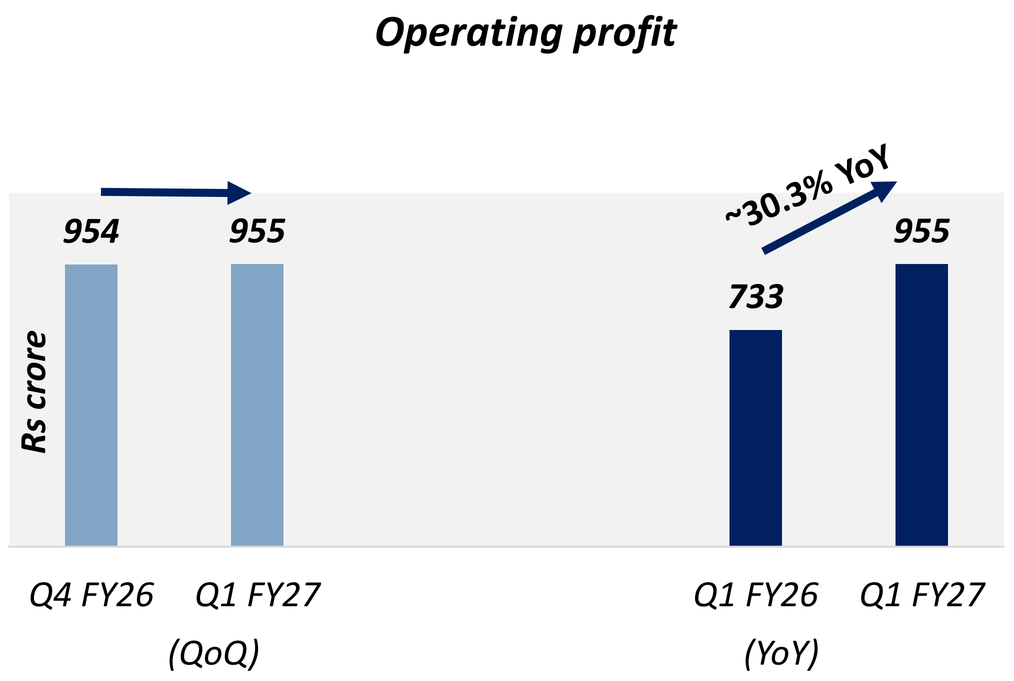


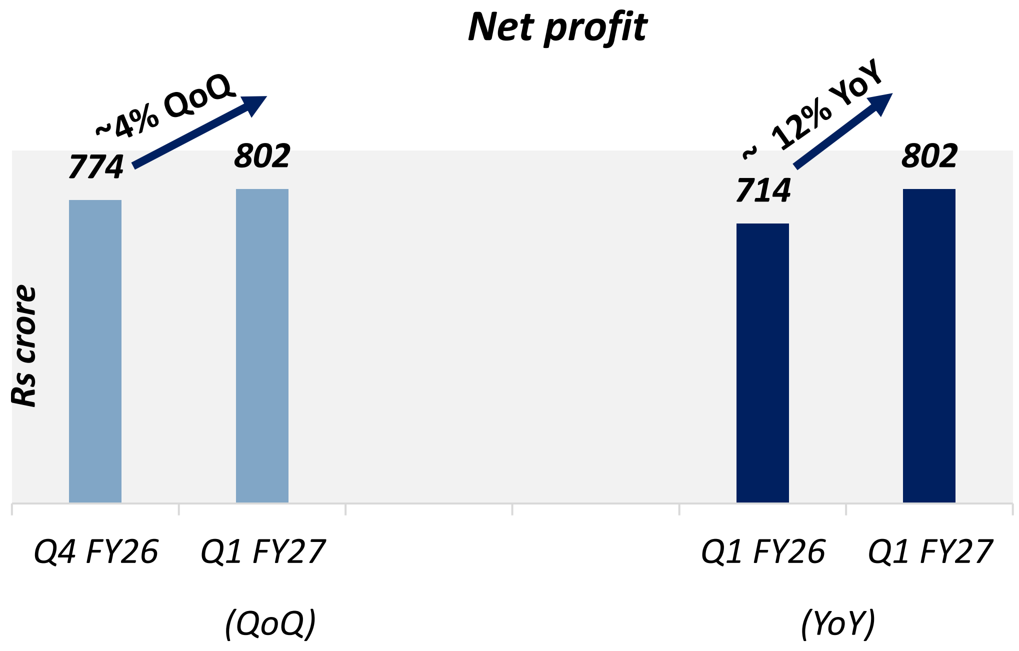


Strong earnings momentum driven by Business growth

- *Operating Profit in Q1 FY27 rose 30.3% YoY over Q1 FY26*
- *Operating Profit in Q1 FY27 remained broadly flat compared to Q4 FY26*

- *Net Profit After Tax (PAT) in Q1 FY27 12% YoY over Q1 FY26*
- *Net Profit After Tax (PAT) for Q1 FY27 rose 4% QoQ over Q4 FY26*



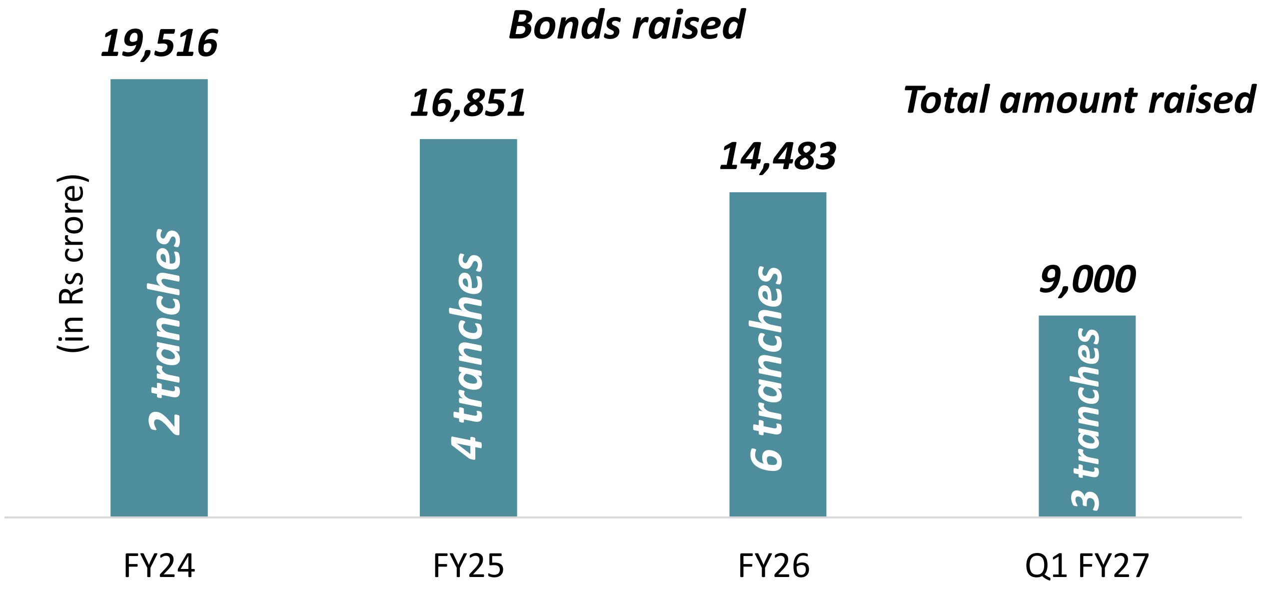


Sovereign promoted, well-capitalized with Top rating profile

(As on June 30, 2026)

Well-Capitalized with top-notch rating profile

- Equity + Reserves (incl. Grant): Rs 35,331 Crore
- CRAR ratio: 45.13 %, against the regulatory minimum of 9%
- Leverage ratio: 19.08%, against the minimum threshold of 4% as per Basel III regulations



Total amount raised : Rs 59,849 cr

Domestic Credit Rating

AAA / Stable

CRISIL An S&P Global Company
India Ratings & Research A Fitch Group Company
ICRA A Moody's Investors Service Company
CARE Ratings

International Credit Rating (at Sovereign level)

CareEdge Ratings	BBB + / Stable
Moody's Ratings	Baa3 / Stable
Fitch Ratings	BBB- / Stable

Scaling-up Fast to fund India's Infrastructure Gap

1 ***Scale-up Fast***
Loan book to rise to 0.9% of GDP by FY30

2 ***Elongate Loan Tenor***
to minimize ALM risks in Infra Funding

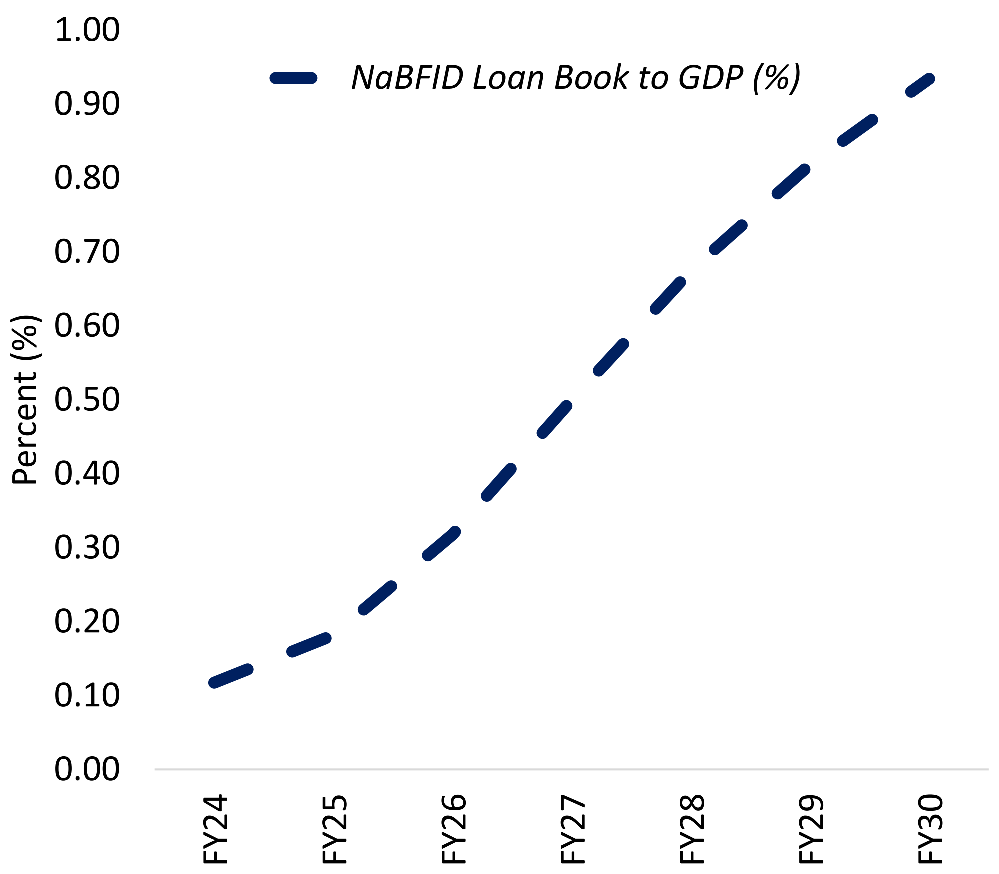
3 ***Fixed interest rate and longer reset***
offering to minimize interest rate risks

4 ***Transaction Advisory Services***
for developing project pipeline

5 ***Sectoral expertise***
to inform policy-making

6 ***Dispute resolution***
in Infra sector to expedite project completion

Institution to be the Largest Infra lender



Source: Institution 5 Year Strategy Roadmap

Channeling Financial Savings to Infrastructure

1 **Long tenor, high rated issuance**
to satisfy DII demand

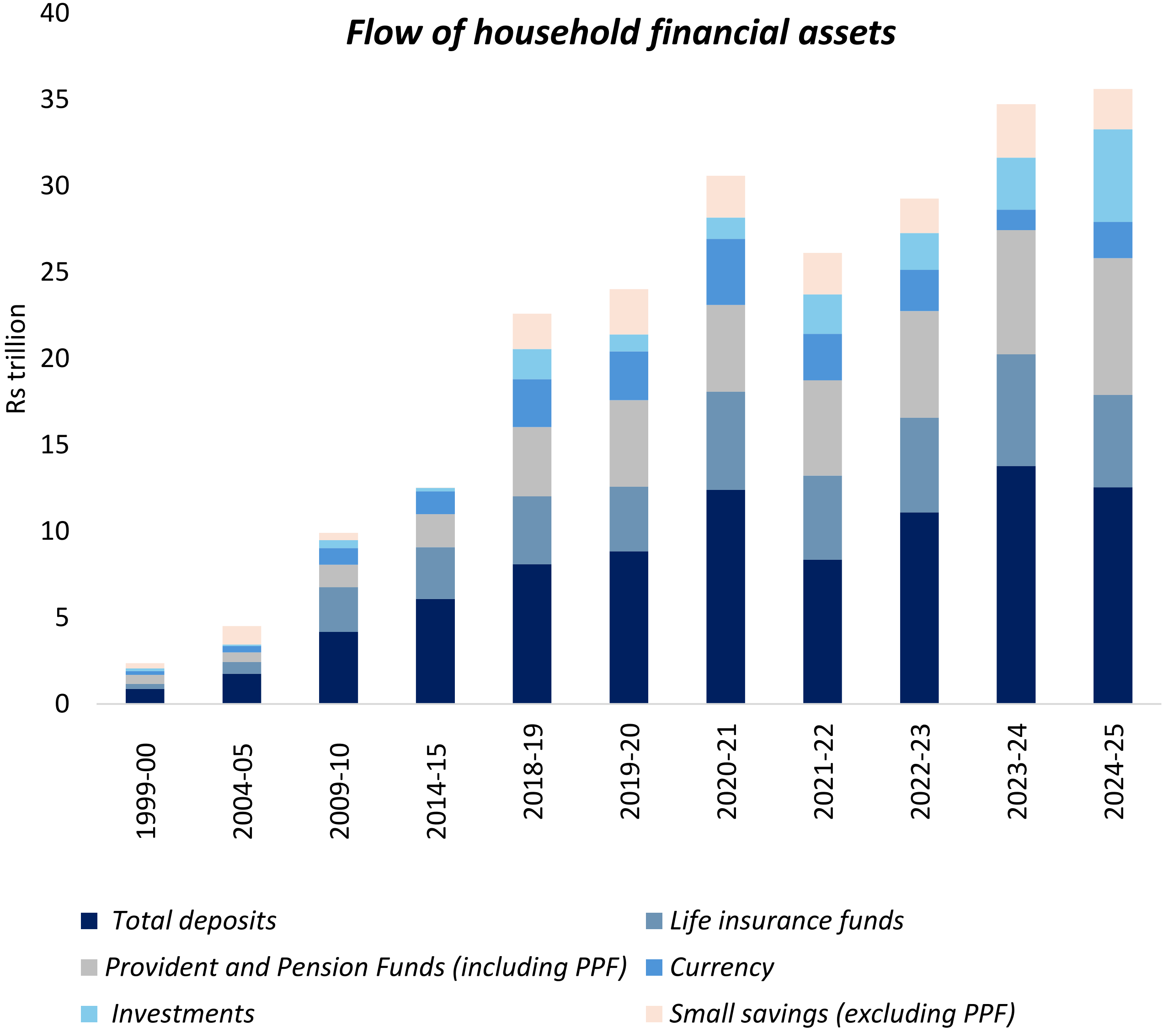
2 **Partial Credit Enhancement**
Diversifying corporate issuer base

3 **Monetization of operational assets**
through innovative solutions like InvITs

4 **Enhancing Bond Liquidity**
in secondary market for corporate debt issuances

5 **Blended Finance solutions**
Channeling green funds available globally

6 **Changing Investor Perception**
for Infrastructure as preferred asset class



Source: Institution 5 Year Strategy Roadmap; CMIE

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