

PROFIT AND LOSS ACCOUNT for the year ended March 31, 2026

(₹ in 000's)

Particulars	Schedule	For the year ended March 31, 2026	For the year ended March 31, 2025
I. INCOME			
Interest earned	13	6,93,14,487	6,35,43,896
Other income	14	1,10,75,228	84,61,974
Total		8,03,89,715	7,20,05,870
II. EXPENDITURE			
Interest expended	15	3,06,04,422	2,71,81,225
Operating expenses	16	3,26,83,946	2,79,32,379
Provisions and contingencies	18(14)(e)	1,01,75,003	96,31,235
Total		7,34,63,371	6,47,44,839
III. PROFIT			
Net profit for the year		69,26,344	72,61,031
Profit brought forward		2,03,27,054	1,81,84,000
Total		2,72,53,398	2,54,45,031
IV. APPROPRIATIONS			
II) Transfer to			
a) Statutory reserves		17,31,586	18,15,258
b) Capital reserve		2,43,008	1,20,961
c) Equity dividend		-	29,00,752
d) Investment fluctuation reserve		2,62,274	71,006
e) Special reserve U/S 36 (1)(viii) Income tax Act 1961		90,000	2,10,000
Balance carried over to balance Sheet		2,49,26,530	2,03,27,054
Total		2,72,53,398	2,54,45,031
V. Earnings per Equity Share (Face value of ₹10 per share)			
Basic (Rs)	18(25)	3.57	3.75
Diluted (Rs)	18(25)	3.51	3.71
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

The schedules referred to above form an integral part of the Balance sheet
As per our report of even date

For **Deloitte Haskins & Sells**
Chartered Accountants
FRN: 117365W

G.K.Subramaniam
Partner
Membership No. 109839

For **Abarna & Ananthan**
Chartered Accountants
FRN:000003S

R. Natarajan
Partner
Membership No. 035898

For and on behalf of Board of Directors of
Ujjivan Small Finance Bank Limited

Sanjeev Nautiyal
DIN: 08075972
Managing Director & CEO

B A Prabhakar
DIN: 02101808
Independent Director

Sudha Suresh
DIN: 06480567
Independent Director

S Balakrishna Kamath
Chief Financial Officer

Sanjeev Barnwal
Company Secretary

Bengaluru
May 08, 2026