Press Release

FY27 RoA guidance revised upwards to 1.8% to 2.0%, with Q1 PAT at ₹317 Crore
Record high Quarterly NII at ₹1,186 Crore and PPoP ₹548 Crore
Secured book share at 50.4% of Gross Loan Book
Deposits at ₹48,129 Crore up 24.6% YoY, CASA book at ₹12,930 Crore up 37.8% YoY

Newer business lines of Gold and Vehicle loan both grew past ₹1,000 Crore of GLB
Started Mutual Fund distribution and Co-Branded Credit Card offering for deposit customers
Healthy disbursement of ₹9,245 Crore up 41.4% YoY
Branch Count increases to 814 as of Jun'26
Asset quality with GNPA / NNPA at 2.17%/ 0.34% down 36 bps / 37 bps YoY

Bengaluru, Thursday 23rd Jul, 2026: Ujjivan Small Finance Bank ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended June, 2026.

Summary of Ujjivan Small Finance Bank Business Performance – Q1FY27

- **Deposits**
  - Deposits at ₹48,129 Crore, up 24.6% YoY / 5.4% QoQ
  - CASA at ₹12,930 Crore up 37.8% YoY with CASA ratio at 26.9%
  - Cost of Funds for Q1FY27 at 6.9%, down 71 bps YoY / down 11 bps QoQ
- **Assets**
  - Gross loan book at ₹42,903 Crore, up 28.9% YoY / 5.5% QoQ
  - Secured book at ₹21,638 Crore, grew 42.7% YoY / 7.8% QoQ and book share at 50.4%
  - New business lines – Gold and Vehicle Loan now at ₹1,020 Crore and ₹1,036 Crore respectively
  - Highest Q1 disbursement at ₹9,245 Crore up 41.4% YoY
- **Collection and Asset Quality**
  - Portfolio at Risk at 3.58% Jun'26 versus 4.81% Jun'25
  - GNPA / NNPA improved sequentially at 2.17% / 0.34% Jun'26 vs 2.27% / 0.43% Mar'26
  - Provision coverage ratio at 85% as of Jun'26 vs 73% as of Jun'25 and 81% as of Mar'26
  - Stable Micro Banking Bucket-X collection efficiency at 99.68% for Q1FY27
- **Financials**
  - Highest ever quarterly NII at ₹1,186 Crore up 38.6% YoY, NIM at 8.5% in Q1FY27
  - Cost to Income for Q1FY27 at 62.0% improved by 497 bps versus 67.0% in Q1FY26
  - Highest quarterly PPOP at ₹548 Crore, up 52.0% YoY
  - Q1FY27 PAT of ₹317 Crore up 206.7% YoY
  - Q1FY27 RoA at 2.2%, up 131 bps YoY with RoE at 18.2% up 1,145 bps YoY
- **Capital and Liquidity**
  - Capital adequacy ratio at 20.36%
  - Strong liquidity with Average LCR for Q1FY27 at 132%

Floating provision of ~₹181 Crore continues to be on books. Of this ₹30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ~₹21 Crore is earmarked for Other Provisions

Ms. Carol Furtado, ED Ujjivan Small Finance Bank said "Despite ongoing global market uncertainties, domestic high-frequency economic indicators have shown stability. RBI maintained its policy repo rate at 5.25% with a neutral stance, projecting a re-calibrated real GDP growth for FY27 at 6.6% and inflation staying within defined band with full year of 5.1%, while noting that the banking sector remains resilient with healthy credit demand and steady deposits.

The bank delivered another quarter of diversified business growth along with branch expansion, taking branch count to 814 as of Jun'26. Deposit grew by 24.6% YoY/ 5.4% QoQ to ₹48,129 Crore and Gross Loan Book reached ₹42,903 Crore, growing 28.9% YoY / 5.5% QoQ.

In a tight liquidity scenario, we maintained comfortable CD Ratio at around 89%. To adjust for evolving market scenario, we effected rate increases on key buckets in line with our intended ALM outcome. CASA Deposit grew to ₹12,930 Crore, up 37.8% YoY. Deposit customer initiatives continue gaining traction, led by strong Ivory programme growth. Improved insurance cross-sell, rising mutual fund adoption through digital channels, and the upcoming co-branded credit card enhance engagement.

The secured loan portfolio delivered strong momentum in Q1FY27, growing 42.7% YoY / 7.8% QoQ to ₹21,638 crore, accounting for 50.4% of the gross loan book. Quarterly disbursements increased 41.4% YoY to ₹9,245 crore. The micro banking portfolio grew 16.8% YoY in Q1 to ₹21,371 crore, supported by robust Bucket X collection efficiency of 99.68% and new customer acquisition of 1.72 lakh. Vehicle finance and gold loan portfolios crossed the ₹1,000 crore milestone. Housing comprising of Affordable Housing Loans and Micro Mortgage grew 40.8% YoY to ₹11,210 Cr and MSME grew 54% YoY to ₹3,470 Cr. Bank level asset quality strengthened with lower GNPA/NNPA to 2.17% / 0.34% and improved provision coverage ratio of 85%.

Net Interest Margin (NIM) improved to 8.5%, up 80 bps YoY with record NII at ₹1,186 Cr. Cost to Income improved to 62.0% down 497 bps YoY resulting in record PPoP at ₹548 Cr. PAT stood at ₹317 Crore up 206.7% YoY. RoA at 2.2%, up 131 bps YoY with RoE at 18.2% up 1,145 bps YoY.

Strong performance across asset products has more than offset macroeconomic headwinds, reinforcing confidence in achieving the FY27 asset growth target of 25%. Investments in future capacity building through branch expansion, branding initiatives, and enhanced technology and analytics capabilities began ramping up towards the end of Q1 and will continue through FY27. However, the delayed commencement of these expenses, combined with ongoing operating efficiency gains, is expected to reduce FY27 operating expenses to around 6.4% of average assets, lower than previously anticipated. Asset quality trends remain encouraging, with credit cost at 0.9% and absolute slippages lower than expected during the quarter. Consequently, FY27 credit cost guidance has been revised to 0.9%–1.0% of Average Total Assets. Our FY27 RoA guidance is upgraded to 1.8% to 2.0%.

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a Scheduled Commercial Bank serving ~1 Cr+ customers through 814 branches across 347 districts in 26 states and Union Territories, supported by robust digital channels. The Bank offers a diversified portfolio spanning across Affordable Housing, MSME, Agri, Vehicle, Gold, Micro-Mortgage, FIG, and Microfinance (group and individual) loans. As of Jun 30, 2026, Ujjivan's gross loan book stood at ₹42,903 Cr, with deposits of ₹48,129 Cr and a Net worth of ₹7,144 Cr. The Bank is rated AA- (Stable) for long-term facilities and A1+ for short-term instruments by CARE Ratings and CRISIL, respectively, reflecting the sustained strength of the banks performance and balance sheet.

Web: www.ujjivansfb.bank.in

Safe Harbour:

Some of the statements in this document that are not historical facts are forward-looking statements. These forward- looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

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