

Press Release

Highest ever quarterly NII at ₹1,000 Crore in Q3 FY26
Disbursements reached a record high of ₹8,293 Crore in Q3 FY26
Deposit grew 7.7% QoQ, marches ahead of Loan Book growth at 7.1% QoQ

Gross loan book (Dec'25) at ₹37,057 Crore up 21.6% YoY; Deposits at ₹42,223 Crore up 22.4% YoY
Secured book grows to ₹17,825 Crore (Dec'25), up 48.7% YoY; Secured share in loan book at 48.1%
Micro Banking Gross Loan Book at ₹19,372 Crore (Dec'25); grew 4.1% YoY

Bengaluru, Thursday 22nd January, 2026: Ujjivan Small Finance Bank Ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended December, 2025

Summary of Ujjivan Small Finance Bank Business Performance – Q3 FY26 & 9M FY26

❖ **Assets**

- Gross loan book at ₹37,057* Crore (Dec'25), up 21.6% YoY / 7.1% QoQ
- Secured book share at 48.1% (Dec'25) vs 39.3% (Dec'24) and 46.8% (Sep'25)
- Highest ever quarterly disbursement at ₹8,293 Crore up 54.7% YoY / 4.5% QoQ
- Micro Banking Disbursement at ₹4,688 Crore up 62.4% YoY / 10.1% QoQ

❖ **Collection and Asset Quality**

- Group and Individual Loan Bucket-X collection efficiency improved for the quarter with Dec'25 at 99.7%.
- Portfolio at Risk*/GNPA*/NNPA* improved to 3.98%/2.39%/0.58% respectively (Dec'25); versus 5.36%/2.68%/0.66% respectively (Dec'24).
- Provision coverage ratio improved to 76% as of Dec'25.

❖ **Deposits**

- Deposits at ₹42,223 Crore (Dec'25) up 22.4% YoY / 7.7% QoQ
- CASA at ₹11,535 Crore up 33.2% YoY with CASA ratio at 27.3% (Dec'25).
- Retail TD[^] + CASA grew 16.3% YoY to ₹29,395 Crore (Dec'25)
- CoF for Q3 FY26 at 7.09%, down 25 bps over Q2 FY26

❖ **Financials**

- Reported all time highest NII of ₹1,000 Cr for Q3 FY26 up 12.8% YoY
- NIM expanded by 33 bps to 8.23% in Q3 FY26
- Cost to Income remains flat for the quarter at 66%; However, with adjustment for one off gratuity expenses under new labour code came below 65%.
- Q3 FY26 PAT of ₹186 Crore up 70.8% YoY
- Q3 FY26 RoA at 1.5% up 45 bps YoY; Q3 FY26 RoE at 11.5% up 423 bps YoY

❖ **Capital and Liquidity**

- Capital adequacy ratio at 21.6%
- Strong liquidity with Average Daily LCR for Dec'25 at 165.6%

* Without adjusting IBPC & Securitization of ₹157 Crore / ₹174 Crore / ₹199 Crore as on Dec 2025 / Sep 2025 / Dec 2024

[^] Retail TDs are TDs less than ₹3 Crore

Floating provision of ₹181 Crore continues to be on books & can be utilized as per RBI guidelines. Of this ₹30 Crore is earmarked toward Tier II capital and ₹130 Crore is earmarked for PCR calculation and ₹21 Crore is earmarked for Other Provisions

Mr. Sanjeev Nautiyal, MD & CEO, Ujjivan Small Finance Bank said “India’s macroeconomic environment continues to remain conducive, with strong GDP growth at 8.2% for Q2 FY26 translating into supportive environment for credit growth and improved asset quality.

For Ujjivan SFB deposits grew 7.7% QoQ and 22.4% YoY to ₹42,223 Crore, with Credit–Deposit ratio at 88% as of Dec’25. With a clear focus on acquiring quality New to Bank customers and dedicated channels to engage better with Existing to Bank customers CASA% stayed above 27% for 2 consecutive quarters. Cost of funds continued to trend lower due to the deposit rate cuts already taken in H1 FY26 and better overall liquidity planning. CoF for the quarter was 7.08% down 49 bps YoY.

Gross Loan Book for the quarter grew 7.1% QoQ and 21.6% YoY to ₹37,057 Crore, driven by highest-ever quarterly disbursements, at ₹8,293 Crore. This was due to all round performance across unsecured and secured products. Secured portfolios such as Housing, MSME, Gold, Vehicle and Agri loans, scaled up in line with our long-term diversification strategy. The secured book share increased to 48% as of Dec’25.

PAR for the bank stood below 4%, Slippages moderated to ₹221 crore in Q3FY26 with GNPA at 2.39% and NNPA at 0.58% as of Dec’25. Credit costs for the quarter, stood at ₹195 crore and expect a further moderation over the current operating quarter. PCR improved to 76% as of Dec’25. Provisioning requirements have begun to taper with Microfinance Bucket X Collection Efficiency trends touching 99.7% as of Dec’25.

Our Net Interest Margins for Q3 FY26 improved to 8.23%, up 33 bps QoQ supported by lower CoF, favorable product mix, lower interest reversals and CRR relaxation. We reported highest ever NII for the quarter of ₹1,000 Crore. This translated into a robust profitability, with profit after tax strengthening to ₹186 Crore for Q3 FY26, representing a healthy YoY growth of 70.8%. Adjusted for one time Gratuity expense towards new Labor Codes effective Nov’25, our PAT would have been around ₹200 Crore. For Q3FY26 RoA of 1.5% and RoE of 11.5%, underscore the steady improvement in our return metrics.

With healthy capital adequacy at 21.6%, robust liquidity buffers, and a disciplined approach to growth, the Bank remains well positioned to deliver sustainable and profitable growth in the coming quarters.

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a Scheduled Commercial Bank serving ~99.6 lakh customers through 777 branches across 339 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 December 31, 2025, Ujjivan’s gross loan book stood at ₹37,057 Crore, with deposits of ₹42,223 Crore and a Net worth of ₹6,519 Crore. The Bank is rated AA- (Stable) for long-term facilities and A1+ for short-term instruments by CARE Ratings and CRISIL, reflecting the sustained strength of the banks performance and balance sheet.

Web: www.ujjivansfb.in Twitter: [@UjjivanSFB](https://twitter.com/UjjivanSFB)

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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