

Press Release

Robust business with 26.6% YoY growth in Loan Book
Highest ever Quarterly Disbursements at ₹9,811 Crore, up 32.1% YoY
Profit for Q4FY26 at ₹282 Crore, up 238.2% YoY
Net Interest Margin for Q4FY26 at 8.5%, up 20 basis points YoY

Deposits at ₹45,668 Crore, up 21.4% YoY with CASA% with consistent improvement across FY26 at 28.6%
Secured book grew to ₹20,079 Crore, up 43.5% YoY leading to secured share in loan book to 49.4%

Bengaluru, Friday 8th May, 2026: Ujjivan Small Finance Bank Ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended March, 2026.

Summary of Ujjivan Small Finance Bank Business Performance – Q4 FY26 & FY26

❖ **Deposits**

- Deposits at ₹45,668 Crore, up 21.4% YoY / 8.2% QoQ
- CASA at ₹13,062 Crore up 35.9% YoY with CASA ratio at 28.6%
- Retail TD[^] + CASA grew 19.8% YoY to ₹31,955 Crore and comprises of 70.0% of total deposits
- CoF for Q4FY26 at 7.0%, down 63 bps YoY while full year FY26 CoF at 7.2%, is down by 35 bps

❖ **Assets**

- Gross loan book (GLB) at ₹40,655* Crore, up 26.6% YoY / 9.7% QoQ
- Secured book share at 49.4% (Mar'26) vs 43.5% (Mar'25) and 48.1% (Dec'25)
- Unsecured book grew 13.5% over Mar'25
- Highest ever quarterly disbursement at ₹9,811 Crore up 32.1% YoY / 18.3% QoQ

❖ **Collection and Asset Quality**

- Portfolio at Risk* improved to 3.54% (Mar'26) versus 4.54% (Mar'25) and 3.98% (Dec'25)
- GNPA / NNPA improved sequentially at 2.27%/0.43% (Mar'26) vs 2.39%/0.58% (Dec'25)
- Provision coverage ratio improved to 81% as of Mar'26 vs 78% as of Mar'25
- Group and Individual Loan Bucket-X collection efficiency improved to 99.8% for Mar'26

❖ **Financials**

- NIM expanded by 20 bps YoY to 8.5% in Q4 FY26
- Cost to Income for Q4FY26 at 63% improved by 504 bps versus 68% in Q4FY25
- PAT of ₹282 Crore up 238.2% YoY in Q4FY26
- RoA for Q4FY26 at 2.1%, up 135 bps YoY with RoE at 17.2% for Q4FY26

❖ **Capital and Liquidity**

- Capital adequacy ratio at 21.1%
- Strong liquidity with Average Daily LCR for Mar'26 at 142%

* Without adjusting IBPC & Securitization of ₹ 143 Crore / ₹ 157 Crore / ₹ 189 Crore as on Mar 2026 / Dec 2025 / Mar 2025

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

Floating provision of ₹181 Crore continues to be on books. 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 “The Indian economy continues to exhibit resilience and is projected to grow 6.9% growth in FY27 as per RBI. This is supported by strong domestic fundamentals, government initiatives and interventions, supported by adequate liquidity. The projection faces downside risks from geopolitical tensions, such as the West Asia conflict, oil price volatility, supply chain disruptions and Super El Nino weather phenomenon fuelling inflation.

On 13th April, RBI ‘returned’ our application for voluntary transition to Universal bank. Further, RBI has acknowledged ongoing efforts towards diversification of our loan portfolio and we shall re-submit our application once we have further demonstrated a well-diversified loan book. We remain committed to our Universal Banking aspirations. We have further augmented our Board & Management in FY26.

Q4FY26 concludes another important year for Ujjivan, marked by strong execution, improving operating performance and continued strategic progress, with the outcomes in line with the guidance at the start of FY26. Deposit grew by 21.4% YoY and 8.2% QoQ to ₹45,668 Crore. Focus on granular deposits led to Mar’26 CASA% at 28.6%.

Gross Loan Book (GLB) grew 26.6% YoY & 9.7% QoQ to ₹40,655 Crore, driven by highest-ever quarterly disbursements, at ₹9,811 Crore. Secured portfolio grew to ₹20,079 Crore, up 43.5% YoY in line with our long-term diversification strategy and taking the share to 49.4% of GLB. I am pleased to note that the newer business lines of gold, vehicle and agri loans scaled up and now contribute around 6% of our loan mix, against 3% as of Mar’25. The bank demonstrated robust asset quality with GNPA/NNPA improving to 2.27%/0.43%. PCR improved to 81%, providing adequate buffer. Group and Individual Loan Bucket-X collection efficiency improved to 99.8% for Mar’26.

Net Interest Margin (NIM) improved to 8.5%, up 20 bps YoY. This was largely due to reducing CoF, stable yields and optimal liquidity utilization. Cost of funds for Q4FY26 at 7.0% down 63 bps YoY. We reported highest ever NII for the quarter of ₹1,092 Crore, up 26.4% YoY and 9.2% Q-o-Q. Q4FY26 PAT stood at ₹282 Crore, up 238.2% YoY. RoA and RoE were at 2.1% and 17.2%, respectively.

Our growth momentum would continue into FY27 with GLB growth of around 25%, improving asset quality with Credit Cost between 1.4% to 1.5% of the average GLB. This performance would improve profitability and deliver RoA of around 1.6%. To ensure continued growth trajectory board has approved equity capital raise of upto ₹2,000 Cr”

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a Scheduled Commercial Bank serving ~1 Cr+ customers through 776 branches across 335 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 March 31, 2026, Ujjivan’s gross loan book stood at ₹40,655 Cr, with deposits of ₹45,668 Cr and a Net worth of ₹6,816 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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