USFB/CS/SE/2025-26/90

Date: October 17, 2025

To,

National Stock Exchange of India Limited Listing Department, Exchange Plaza, C -1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai-400 051	**BSE Limited** Listing Compliance, P.J. Tower, Dalal Street, Fort, Mumbai-400 001
Symbol: UJJIVANSFB	**Scrip Code**: 542904

Dear Sir/Madam,

Sub: Press Release on the business and financial performance of the Bank for the quarter and half year ended September 30, 2025

Further to our intimation carrying reference number USFB/CS/SE/2025-26/88 dated October 17, 2025, please find enclosed herewith, a copy of the press release on the business and financial performance of the Bank for the quarter and half year ended September 30, 2025.

This intimation shall also be available on the Bank's website at www.ujjivansfb.bank.in.

We request you to take note of the above.

Thanking You,

Yours faithfully,
For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Digitally signed by Sanjeev Barnwal
Date: 2025.10.17 13:34:46 +05'30'

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: As mentioned above

Press Release

Profit increases to ₹122 Crore, up 18.2% QoQ
Secured Book grew 52.9% YoY to ₹16,173 Cr; Secured book share at 46.8%

Highest ever Disbursement at ₹ 7,932 Crore up 47.6% YoY; Loan book at ₹ 34,588 Crore up 14.0% YoY; Deposits at ₹ 39,211 Crore up 15.1% YoY; CASA deposits at ₹10,783 up 22.1% YoY

Bengaluru, Friday 17 October, 2025: Ujjivan Small Finance Bank ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended September, 2025

Summary of Ujjivan Small Finance Bank Business Performance – Q2 FY26 and H1 FY26

- **Deposits**
  - Deposits at ₹ 39,211 Crore as of Sep'25 up 15.1% YoY
  - CASA at ₹ 10,783 Crore up 22.1% YoY with CASA ratio at 27.5% as of Sep'25
  - Cost of Funds dropped to 7.3% from 7.6% in Q1FY26

- **Assets**
  - Highest ever disbursements at ₹7,932 Cr, Growth of 47.6% YoY and 21.3% QoQ
  - Gross loan book at ₹ 34,588* Crore up 14.0% YoY and 3.9% QoQ
  - Secured book share at 46.8% as of Sep'25 vs 34.9% as of Sep'24 and 45.5% as of Jun'25.
  - Micro Banking disbursements stood at ₹ 4,259 Cr, up 29.3% YoY and 8.3% QoQ
  - Micro Banking book grew to ₹18,570 Cr, up 1.5% QoQ

- **Collection and Asset Quality**
  - Portfolio at Risk*/GNPA*/NNPA* at 4.45%/2.45%/0.67% respectively as of Sep'25; for Jun'25 at 4.81%/2.52%/0.71% respectively.
  - Provision coverage ratio as of Sep'25 is 73%
  - Bucket-X collection efficiency remained strong for Group and Individual Loan book at 99.5% for Sep'25.
  - Overall SMA dropped to 1.99%; lowest level since Q1FY25

- **Financials**
  - Q2FY26 PAT of ₹122 Crore up 18.2% QoQ
  - PPoP grew 9.6% QoQ to ₹395 Crores
  - Net Interest Income at ₹ 922 Crore up 7.7% QoQ, reversing the trend of 3 quarters
  - Q2FY26 RoA / RoE at 1.0% / 7.7%

- **Capital Position**
  - Capital adequacy ratio at 21.4% with Tier I at 19.9%

* Without adjusting IBPC & Securitization of ₹ 174 Crore / ₹ 178 Crore / ₹ 579 Crore as on Sep 2025 / Jun 2025 / Sep 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 "We have delivered a well calibrated growth for the quarter by ensuring absorption of excess liquidity thereby taking our CD ratio to 88.2%. Total deposits were up 1.5% QoQ and up 15.1% YoY at ₹39,211 Cr. CASA grew 14.9% QoQ and 22.1% YoY to ₹10,783 crore, while Retail TD plus CASA deposits remained around 71% of total deposits. Our CASA augmentation efforts are just beginning to take shape. The MF distribution and forex products would be rolled out to customers in Q3, while future rollout of ASBA will further drive CASA mobilization. We have proactively reset rates in both TD and SA in various buckets resulting in improvement in cost of funds by 23 bps QoQ and 17 bps YoY. We expect further CoF benefits in coming quarters.

Loan origination remained strong this quarter with one of the highest disbursements of ₹ 7,932 crore up 21.3% QoQ and 47.6% YoY. For H1FY26, disbursements grew 35.8% to ₹14,471 Cr, led by continued momentum in the secured loan book. Our Gross Loan Book grew 3.9% QoQ and 14.0% YoY to ₹ 34,588 Cr in Q2FY26, driven by our disciplined approach to diversify asset suite and build a sustainable portfolio. The faster growth in the secured products compared to unsecured led to share of secured loans coming at 47%.

As guided, our microfinance portfolio is stabilising with improving repayment behaviour reflected in Bucket X collection efficiency of 99.45% to 99.50% consistently for 3 months of Q2FY26. Our overall asset quality as reflected in credit costs has remained flat at 2.8%, and we remain on track for sequential improvements in the remaining quarters of the financial year.

PAT for Q2 at ₹122 Crore is up 18.2% QoQ. RoA and RoE increased sequentially and came in at 1.0% & 7.7% respectively. With strategic branch expansion and product diversification supporting our future growth plans, we remain confident to grow advances in FY26 by around 20% with credit costs contained in the range of 2.3% to 2.4% of gross loan book."

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a small finance bank licensed under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of small finance bank in India. Bank serves ~99 lakh customers through 766 branches spread across 334 districts and 26 states and union territories in India. Gross loan book stands at ₹ 34,588 crore with a deposit base of ₹ 39,211 crore as of Sep 30, 2025. The Bank has been assigned a credit rating of AA- (Stable)/A1+ from CARE/CRISIL respectively towards its long-term bank facilities, fixed deposits and CD program depicting sustenance of Banks Performance.

We constantly strive to ensure strong corporate culture which emphasizes on integrating CSR values with business objectives. We work with communities in navigating the unprecedented challenges primarily focused on healthcare, disaster relief, livelihood for especially abled people, education, and community infrastructure development.'

Web: www.ujjivansfb.in | Linkedin

Ujjivan Small Finance Bank Ltd.	
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