

USFB/CS/SE/2026-27/55

Date: July 23, 2026

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: Outcome of the meeting of the Board of Directors held on July 23, 2026– Approval of Financial Results

Pursuant to Regulation 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and further to our letter bearing reference number USFB/CS/SE/2026-27/46 dated July 03, 2026, we hereby inform that, further to the review by the Audit Committee, the Board of Directors of the Bank, in its meeting held today on July 23, 2026, has, *inter alia*, considered and approved the Unaudited Financial Results of the Bank for the quarter ended June 30, 2026 along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Deloitte Haskins and Sells and M/s. Abarna and Ananthan.

A copy of aforesaid Unaudited Financial Results and Limited Review Report thereon are enclosed herewith. The press release and the investor presentation on financial and business performance of the Bank will be submitted through a separate announcement.

The meeting of the Board of Directors commenced at 11:00 A.M. and the agenda item relating to the financial results was approved at 12:40 P.M.

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
Company Secretary & Head of Regulatory Framework

Encl: as mentioned above

Deloitte Haskins & Sells

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Abarna & Ananthan

Chartered Accountants
521, 3rd Main Rd, 2nd Phase,
6th Block, Banashankari 3rd Stage,
Bengaluru,
Karnataka 560085

Independent Auditors' Review Report on unaudited financial results for the quarter ended June 30, 2026 of Ujjivan Small Finance Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of Ujjivan Small Finance Bank Limited

1. We have reviewed the accompanying Statement of unaudited financial results of **Ujjivan Small Finance Bank Limited** (the "Bank") for the quarter ended June 30, 2026 (the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). We have initialled the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of the Bank's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information

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Abarna & Ananthan

Chartered Accountants
521, 3rd Main Rd, 2nd Phase,
6th Block, Banashankari 3rd Stage,
Bengaluru,
Karnataka 560085

required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India ('RBI') in respect of Income recognition, asset classification, provisioning and other related matters.

For **Deloitte Haskins & Sells**

Chartered Accountants
(Firm Registration No. 117365W)

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M KRISHNAMURTHY

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G. K. Subramaniam

Partner
Membership No. 109839
UDIN: 26109839YRRVKD6254
Place: Mumbai
Date: July 23, 2026

For **Abarna & Ananthan**

Chartered Accountants
(Firm Registration No. 000003S)

Natarajan

R

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R. Natarajan

Partner
Membership No. 035898
UDIN: 26035898LPCZOG4586
Place: Bengaluru
Date: July 23, 2026

UJJIVAN SMALL FINANCE BANK LIMITED

CIN: L65110KA2016PLC142162

Registered and Corporate Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka

Website: www.ujjivansfb.in Phone: +91 80 4071 2121

Statement of Unaudited Financial Results for the quarter ended June 30, 2026

(Rs. in Lakh)

Sl No.	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		(Refer note 4)			
1	Interest earned (a)+(b)+(c)+(d)	2,02,492	1,87,836	1,61,884	6,93,145
	a) Interest/ discount on advances/ bills	1,79,211	1,65,833	1,39,884	6,07,747
	b) Income on investments	22,217	21,602	21,186	83,033
	c) Interest on balances with Reserve Bank of India and other interbank funds	890	235	599	1,600
	d) Others	174	166	215	765
2	Other income (Refer note 6)	25,601	30,670	24,899	1,10,752
3	Total income (1)+(2)	2,28,093	2,18,506	1,86,783	8,03,897
4	Interest expended	83,757	78,547	76,289	3,06,045
5	Operating expenses (i)+(ii)	89,530	88,499	74,446	3,26,839
	(i) Employees cost	50,356	46,995	41,175	1,79,097
	(ii) Other operating expenses	39,174	41,504	33,271	1,47,742
6	Total expenditure (4)+(5) [excluding provisions and contingencies]	1,73,287	1,67,046	1,50,735	6,32,884
7	Operating profit before provisions and contingencies (3)-(6)	54,806	51,460	36,048	1,71,013
8	Provisions (other than tax) and contingencies (Refer note 8)	12,732	14,385	22,494	79,910
9	Exceptional items	-	-	-	-
10	Profit from ordinary activities before tax (7)-(8)-(9)	42,074	37,075	13,554	91,103
11	Tax expense	10,420	8,878	3,232	21,840
12	Net profit from ordinary activities after tax (10)-(11)	31,654	28,197	10,322	69,263
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net profit for the period/ year (12)-(13)	31,654	28,197	10,322	69,263
15	Paid up equity share capital (Face value of Rs. 10/- each)	1,94,526	1,94,271	1,93,535	1,94,271
16	Reserves excluding revaluation reserves				4,87,296
17	Analytical ratios and other disclosure				
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (Refer note 7)	20.36%	21.14%	22.77%	21.14%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face value of Rs. 10/- each) ²				
	Basic EPS (Rs)	1.63	1.45	0.53	3.57
	Diluted EPS (Rs)	1.60	1.43	0.53	3.51
	(iv) NPA Ratios				
	(a) Gross NPAs	92,365	91,671	83,435	91,671
	(b) Net NPAs	14,166	17,044	22,612	17,044
	(c) % of Gross NPAs to Gross advances	2.16%	2.26%	2.52%	2.26%
	(d) % of Net NPAs to Net advances ¹	0.34%	0.43%	0.70%	0.43%
	(v) Return on assets (average) ²	0.53%	0.51%	0.21%	1.37%
	(vi) Debt- equity ratio	0.26	0.28	0.27	0.28
	(vii) Total debt to total assets ³	6.27%	6.49%	6.27%	6.49%
	(viii) Net worth	7,14,426	6,81,568	6,19,103	6,81,568

1 Refer note 8

2 Figures for the quarter ended are not annualised.

3 Total debt represents total borrowings of the Bank. Total assets as per Balance sheet.



UJJIVAN SMALL FINANCE BANK LIMITED CIN: L65110KA2016PLC142162 Registered and Corporate Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka Website: www.ujjivansfb.in Phone: +91 80 4071 2121					
Segment information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under:					
(Rs. in Lakh)					
SI No.	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
			(Refer note 4)		
1	Segment revenue				
(a)	Treasury	23,737	21,723	26,819	93,608
(b)	Retail banking	1,98,010	1,90,932	1,53,972	6,87,696
(c)	Wholesale banking	6,346	5,851	5,992	22,593
(d)	Unallocated	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-
	Total income	2,28,093	2,18,506	1,86,783	8,03,897
2	Segment results				
(a)	Treasury	1,656	1,200	5,855	12,839
(b)	Retail banking	41,378	32,759	8,686	71,259
(c)	Wholesale banking	684	4,522	430	12,541
(d)	Unallocated	(1,644)	(1,406)	(1,417)	(5,536)
	Total profit before tax	42,074	37,075	13,554	91,102
3	Segment assets				
(a)	Treasury	16,93,348	16,12,761	15,06,881	16,12,761
(b)	Retail banking	40,20,451	38,16,586	30,95,684	38,16,586
(c)	Wholesale banking	3,26,553	2,98,888	2,78,619	2,98,888
(d)	Unallocated	25,370	25,886	29,867	25,886
	Total assets	60,65,722	57,54,121	49,11,051	57,54,121
4	Segment liabilities				
(a)	Treasury	14,93,904	14,21,731	13,16,919	14,21,731
(b)	Retail banking	35,46,919	33,64,517	27,05,432	33,64,517
(c)	Wholesale banking	2,88,091	2,63,485	2,43,495	2,63,485
(d)	Unallocated	22,382	22,820	26,102	22,820
	Total liabilities	53,51,296	50,72,553	42,91,948	50,72,553
5	Capital employed				
(a)	Treasury	1,99,443	1,91,030	1,89,962	1,91,030
(b)	Retail banking	4,73,533	4,52,069	3,90,252	4,52,069
(c)	Wholesale banking	38,462	35,403	35,124	35,403
(d)	Unallocated	2,988	3,066	3,765	3,066
	Total	7,14,426	6,81,568	6,19,103	6,81,568
Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 - "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the Bank is considered to operate only in domestic segment.					
A) Treasury: The Treasury Segment primarily consists of net interest earnings from the Bank's Investment portfolio, money market borrowing and lending, gains or losses on Investment operations/ foreign exchange trading and a portion of income/loss from sale/purchase of Priority Sector Lending Certificates ("PSLC").					
B) Retail Banking: The Retail Banking Segment serves retail customers through a branch network and other delivery channels. Retail Banking includes lending to and deposits from retail customers and identified earnings and expenses of the segment. This segment raises deposits from customers and provides loans and other services to customers. Revenues of the Retail Banking Segment are derived from interest earned on retail loans, processing fees earned, other related incomes and a portion of income/loss from sale/purchase of Priority Sector Lending Certificates ("PSLC"). Expenses of this segment primarily comprises of interest expense on deposits and borrowings, infrastructure and premises expenses for operating the branch network and other delivery channels, personnel costs, other direct overheads and allocated expenses.					
C) Wholesale Banking: The Wholesale Banking Segment provides loans to Corporates and Financial Institutions. Revenues of the Wholesale Banking Segment consist of interest earned on loans made to customers. The principal expenses of the segment consist of interest expense on funds borrowed from external sources and other internal segments, premises expenses, personnel costs, other direct overheads and allocated expenses of delivery channels, specialist product groups, processing units and support groups.					



Notes :

- 1) The above financial results were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 23, 2026. The financial results for the quarter ended June 30, 2026, were subjected to a limited review by the Joint Statutory Auditors (Deloitte Haskins & Sells, Chartered Accountants and Abarna & Ananthan, Chartered Accountants) who have issued an unmodified report thereon.
- 2) The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statement for the year ended March 31, 2026.
- 3) The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standard ("Accounting standards") prescribed under Section 133 of the Companies Act, 2013 (the "Act"), in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949 and the circulars, the guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Regulations") and other accounting principles generally accepted in India and the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4) The figures of quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2026 and the unaudited published year to date figures up to nine months ended December 31, 2025, which was subjected to a limited review.
- 5) As at June 30, 2026, the Bank has granted 17,41,62,461 options under the approved Employee Stock Option Plan (ESOP) 2019. Out of the same, 5,85,71,889 options was cancelled, 18,04,370 options had lapsed, 1,87,20,557 options was exercised, 5,02,19,303 options had vested and are yet to be exercised and 4,48,46,342 options remains unvested.

During the quarter ended June 30, 2026, the Bank has allotted 25,41,377 equity shares pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019.
- 6) Other income includes processing fees, profit/(loss) on sale of investments, profit/(loss) on revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, recovery from loans written off, income from dealing in PSLC, foreign exchange income etc.
- 7) The Capital Adequacy Ratio ("CAR") has been computed as per RBI Circular No.RBI/DOR/2025-26/182DOR.CAP.REC.101/21-01-002/2025-26 (Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025) dated November 28, 2025 as amended from time to time.
- 8) As at June 30, 2026 the Bank carries a floating provision of Rs. 18,067 lakh, of which Rs. 13,000 lakh is used for calculation of net NPA and provision coverage ratio. Also, Rs. 3,000 lakh is considered as Tier II capital and Rs. 2,067 lakh is unutilized. Had the Bank reckoned the remaining Rs. 2,067 lakh for calculating the Net NPA, the Net NPA would be 0.29% and the Provision Coverage Ratio would increase from 84.66% to 86.90% as at June 30, 2026.



9) Details of loans not in default and stressed loans acquired and transferred during the quarter ended June 30, 2026 as per the Master Direction RBI (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025, dated November 28, 2025 and as amended from time to time, are given below:

a) During the quarter ended June 30, 2026, the Bank has not acquired / transferred any "Loans not in default" through assignment of Loans.

b) During the quarter ended June 30, 2026, the Bank has not acquired / transferred any Stressed Loans (Non Performing Asset and Special mention account).

c) Details of Security Receipts (SRs) outstanding as on June 30, 2026 are given below:

(Rs. in Lakh)			
Ratings	Rating agency	Recovery Rating	Gross Value of Outstanding SRs*
RR1	India Ratings	150%	227
Total			227

* The same has been fully provided for in the books.

10) As per the Master Direction RBI (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025, dated November 28, 2025 as amended from time to time, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet formulated and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which include representatives of the Bank and the RBI), held on July 14, 2022, reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.

11) The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended from time to time, on Project Finance is not applicable for the quarter ended June 30, 2026.

12) Figures of the previous periods/year have been regrouped / reclassified, wherever considered necessary to conform to the current year's presentation.


Bengaluru
July 23, 2026


FRN NO
000003S
BANGALORE

By order of the Board
For Ujjivan Small Finance Bank Limited

Carol Furtado
Whole-Time Director
DIN: 07587305