Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

JSFB/SEC/2026-27/60

15th July 2026

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001,
Maharashtra

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai 400051,
Maharashtra.

Dear Sir/ Madam,

Subject: Press release

Ref: Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find attached press release regarding the financials for the quarter ended 30th June 2026.

This intimation will also be uploaded on Bank's website at www.jana.bank.in. You are requested to kindly take the same on your record and oblige.

Thanking you

Yours faithfully,
For Jana Small Finance Bank Limited

LAKSHMI RAJA NARAYANAMURTHY
Digitally signed by LAKSHMI RAJA NARAYANAMURTHY
Date: 2026.07.15 15:53:49 +05'30'

Lakshmi R. N
Company Secretary and Compliance Officer

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Jana Small Finance Bank Q1 FY27 Earnings update

PAT at Rs 155 Crs for Q1 FY27, higher by 52% y-o-y
Improving GNPA at 2.24% and NNPA at 0.85% on GLP
GLP growth of 26% y-o-y & Deposits growth of 22% y-o-y
CASA growth of 31% y-o-y
Secured up 29% y-o-y with Secured book share at ~73%
Unsecured up 18% y-o-y; ~80% of book covered under Guarantee programs

Bengaluru, July 15th, 2026: The Board of Directors of **Jana Small Finance Bank Limited** at its meeting held today, approved the audited financial results for the quarter ended 30th June, 2026.

Key Highlights for Q1 FY27 performance:

- **Asset GLP** stands at ₹37,612 crores, growing by 26% y-o-y (4% q-o-q); 73% of GLP is now Secured.
    - **Secured assets** grows by 29% y-o-y (4% q-o-q) and **Unsecured** grows by 18% y-o-y (3% q-o-q)
- **Total Deposits** stands at ₹35,756 crores
    - **Deposits** growth of 22% y-o-y
    - **CASA** grows by 31% y-o-y (7% q-o-q); **TD** growth of 19% y-o-y
    - **Credit to Deposit ratio** stands at 97%
- **Capital Adequacy ratio at 20.2%** with Tier-1 CRAR of 18.3%
- **Tier-1 Capital of Rs. 728 crores** approved via Share Warrants under Preferential route, **Rs. 103 crores** received in June-2026; TVS Venu Group awaits RBI approval for 9.99% stake
- **GNPA** ratio is 2.24% and **NNPA** ratio is 0.85%
- **PAT of ₹155 crores** for Q1 FY27
- Overall SMA increased to 3.9% as of 30th June 2026 viz-a-viz 3.5% as at 31st March 2026.
- Slippages for Q1 FY27 is lower by 43% vs Q1 FY26 and 13% lower q-o-q
- Net credit cost % at 0.45%, same as best quarter of last year i.e. Q4 FY26
- NIM improves from 6.6% for Q1 FY26 to 7.5% in Q1 FY27
- Cost rationalization in progress: Opex growth remained nominal at 1.5% q-o-q

Commenting on the performance, **Mr. Ajay Kanwal, MD and CEO, Jana Small Finance Bank** said "The Q4 FY26 performance trend continues in Q1 FY27. Focus on portfolio quality and flattening costs were the primary focus of the Bank. We are committed and confident of delivering guidance of 20%+ growth in GLP and Liabilities with 80% growth in PAT".

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Profit and Loss Statement:

Particulars (in ₹ Crore)	Q1 FY26	Q4 FY26	Q1 FY27
Interest Income	1,241	1,445	1,515
Interest Expense	655	709	732
Net Interest Income	**586**	**736**	**782**
Other Income	266	266	227
Operating Income	**852**	**1,001**	**1,009**
Operating Expenses	563	666	676
Operating Margin	**289**	**335**	**333**
Provisions and Contingencies	187	195	178
Profit Before Tax	**102**	**140**	**155**
Taxes	-	-	-
Profit After Tax	**102**	**140**	**155**

Balance Sheet:

Particulars (in ₹ Crore)	As at 30th June 2025	As at 31st March 2026	As at 30th June 2026
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & Surplus	4,126	4,365	4,627
Deposits	29,426	35,784	35,756
Borrowings	4,225	5,497	4,659
Other liabilities and provisions	1,477	1,696	1,665
TOTAL	**39,359**	**47,448**	**46,812**
ASSETS			
Cash and Balances with RBI	2,519	2,492	1,555
Balances with banks	496	66	1,179
Investments	7,594	9,812	8,298
Advances	27,825	33,828	34,699
Fixed Assets	159	199	206
Other Assets	767	1,051	875
TOTAL	**39,359**	**47,448**	**46,812**

Key Ratios:

Particulars	Q1 FY26	Q4 FY26	Q1 FY27
CASA to Total Deposit (%)	17.8%	17.9%	19.2%
Net Interest Margin	6.6%	7.2%	7.5%
Cost to Income Ratio	66.1%	66.6%	67.0%
Return on Average Assets	1.1%	1.3%	1.4%
Return on Average Equity	9.8%	12.8%	13.6%
Capital Adequacy Ratio (CAR)[1]	20.5%	19.4%	20.2%
Gross NPA (%)[2]	2.8%	2.3%	2.2%
Net NPA (%)[2]	0.9%	0.9%	0.8%

[1]Quarterly CAR includes interim period profits

[2]Advances for the purpose of GNPA/NNPA calculation includes Securitization book

<u>About Jana Small Finance Bank</u>

Jana Small Finance Bank, a scheduled commercial bank, is the 4th largest Small Finance Bank in India with an experience of over 17 years in lending and serving more than 12 million customers. The Bank was launched in March 2018, is a solid combination of a digital institution and national presence across 23 states and 2 union territories, spread across 826 branches. From its origin of being a NBFC-MFI, the bank has transformed steadily over the years, leading to 70%+ of its lending book being secured, mostly backed by mortgages. The Bank has created a fast growing retail deposit franchise with a strong brand presence and high standards of customer service. The bank's management team has an average experience of 29 years with a reputed and well-rounded Board.

Note: All Numbers are as on 30th June 2026 unless specified otherwise

April 2026 – Jana Bank has been conferred the **Excellence in Customer Engagement Transformation in Banking** award at the **BFSI Tech Summit & Awards 2026**, held on April 16, 2026, at **ITC Maratha, Mumbai**. The recognition highlights the Bank's commitment to transforming customer engagement through innovative technology-driven initiatives and delivering enhanced banking experiences.

May 2026 - Jana Small Finance Bank has been specially acknowledged by **Shri Nayab Singh Saini, Hon'ble Chief Minister of Haryana**, for the Bank's contribution towards strengthening healthcare infrastructure across district hospitals in the State through its **Corporate Social Responsibility (CSR) initiatives.** The recognition was conferred during the inauguration and launch of key healthcare initiatives undertaken by the Government of Haryana, held on May 29, 2026, at the PWD Rest House, Sector 1, Panchkula, Haryana.

For more details, please visit - https://www.jana.bank.in/

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