

Date: February 03, 2026

To,

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001
Symbol: MOBIKWIK	Scrip Code: 544305

Sub: Press Release

Dear Sir/ Madam,

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the Press Release on the financial results of the Company for the quarter ended December 31, 2025.

This is for your information and further dissemination.

Thanking you

For One MobiKwik Systems Limited

Ankita Sharma

Company Secretary and Compliance Officer

Membership No.: A37518

ONE MOBIKWIK SYSTEMS LIMITED

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MobiKwik turns PAT profitable in Q3 FY26; Delivers strong upswing of INR 593 Mn YoY

Key Highlights

- **EBITDA stood at INR 150 Mn**, reflecting a sharp turnaround with a **INR 576 Mn YoY improvement**
- **Contribution Profit rose 76% YoY (34% QoQ)**, driven by operating leverage and cost discipline
- **Revenue grew 8% YoY (6% QoQ) to INR 2972 Mn**
- **Payments GMV hit an all-time high of ₹481 billion**, marking a record high for the **12th quarter in a row**.
- **UPI transactions surged 3.2x YoY**; Amongst **Top 5 fastest-growing UPI apps** ^[1] in India's UPI ecosystem

Gurugram, India, February 3, 2026: One MobiKwik Systems Ltd. (MobiKwik) (NSE: MOBIKWIK / BSE: 544305), India's largest digital wallet^[2], today announced its earnings results (standalone and consolidated) for the quarter ended December 31, 2025. The Company reported a **profitable quarter**, underpinned by strong execution across its Payments and Financial Services businesses. This marks a significant inflection point as MobiKwik transitions to profitability while continuing to scale its platform & strengthens its role in enabling digital financial access across Bharat.

Key Financials:

Q3FY26 Vs Q3FY25 Highlights						
	Payments GMV	ZIP EMI GMV (Loans)	Total Income	Contribution Profit	EBITDA	PAT
Q3FY26	480,640	9,000	2,972	1,288	150	40
Q3FY25	294,456	3979	2,745	730	-427	-553
YoY Growth	63%	126%	8%	76%	576 Mn	593 Mn

All amounts are in INR Mn

The company delivered a strong operating quarter in Q3FY26 through sharp cost control & healthy margin expansion. Operational discipline led to a INR 576 Mn EBITDA swing on YoY basis, delivering PAT profitability.

Headline Results for the Quarter Ended December 31, 2025

Consolidated Financials

- Total income remained steady at **INR 2,972 Mn**, reflecting a balanced growth profile
- **Contribution profit** increased **76% YoY (34% QoQ)** to **INR 1,288 Mn**, underscoring continued focus on cost efficiency
- **Fixed Costs** as a % of Total Income reduced to **38%** in Q3FY26 from **42%** Q3FY25
- **EBITDA for Q3 FY26 stood at INR 150 Mn**, marking a profitable quarter with a sequential improvement of **INR 576 Mn YoY (INR 214 Mn QoQ)**

Payments

The Company's core payments business continued to deliver strong growth with improving unit economics and high operating leverage.

- Consistently ranked as the **#1 PPI Wallet in India**
- Ranked amongst **Top 5 Fastest Growing UPI Apps^[1]** in India's UPI Ecosystem, achieving **3.2x YoY growth** in UPI transactions
- **Payments GMV hit an all-time high of ₹481 billion**, growing at **63% YoY (11% QoQ)**, marking a record high for the **12th quarter in a row**.
- User base grew to **186.6 Mn** and merchant base expanded to **4.79 Mn**
- Best-in-class Net payments processing margin of **17 bps**, reflecting improved monetisation beyond UPI
- Consequently, **gross margin for the payments business reached an all-time high of 37%**, reflecting a **125% YoY expansion (36% QoQ)**
- **#7th largest Customer Operating Unit^[3]** in the BBPS ecosystem

Financial Services

Financial Services Business makes a turnaround, delivering High-Quality Revenue on the back of enhanced credit quality and collection efficiency.

- **ZIP EMI GMV grew 126% YoY (12% QoQ)**, reflecting renewed momentum in the lending business
- ZIP EMI GMV reached an **all-time high of INR 9,000 Mn**, surpassing previous peak levels and marking a full recovery from the interim slowdown
- **Financial services Gross Profit at INR 372 Mn**, up by **405% YoY (45% QoQ)**

- **Net FS Margin Quadrupled YoY** from 1.05% in Q3FY25 to **4.13%** in Q3FY26, owing to improvement in credit quality

The improvement across these metrics reflects a complete recovery in the Lending business. With profitability firmly re-established, the Company is well positioned to accelerate growth across its digital financial services portfolio in a calibrated and sustainable manner.

Commenting on the Company's performance, **Upasana Taku, Executive Director, Co-founder and CFO, MobiKwik**, said: *"We are pleased to report a profitable quarter, reflecting disciplined execution and sustained cost optimization across our businesses. Our focus on operating efficiency and thoughtful scaling has enabled us to achieve profitability while maintaining growth momentum. We were confident of achieving profitability in H2 FY26, and we are proud to have delivered on that commitment. Going ahead, we remain committed to scaling our platform responsibly and creating long-term value for our shareholders."*

Source:

[1] Based on NPCI data for top 20 TPAPs as per transaction count for Q3FY'26 Vs Q3FY'25

[2] MobiKwik is the largest digital wallet in India with a 18% market share of the PPI wallet gross transaction value (GTV) as of September 2025.

[3] Based on GTV as of Dec'25 | Source: BBPS Statistics

About MobiKwik (www.mobikwik.com)

One MobiKwik Systems Ltd. (MobiKwik) is India's largest digital wallet that offers a wide range of payments and financial products to both consumers and merchants. The Company, founded by Bipin Preet Singh and Upasana Taku in 2009, today offers various payment products such as MobiKwik Wallet, UPI, Pocket UPI, and Zaakpay (payment gateway), serving 186.6 Mn+ registered users and 4.79 Mn+ merchants. The Company has expanded into the distribution of financial products ranging from credit (ZIP EMI, MCA) and savings & investment products (Fixed Deposits, Mutual Funds, Digital Gold, Lens.AI) on its platform.

According to the RedSeer Report, as of Fiscal 2023, MobiKwik had the fourth-highest user base in India in terms of total registered users on the platform. MobiKwik was termed as one of the leading digital financial product and services platforms in India by registered users. MobiKwik is the largest digital wallet in India with a 18% market share of the PPI wallet gross transaction value (GTV) as of December 2025.

For more details, please visit our website: <https://www.mobikwik.com/.ir>

For further information, please contact:

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