



Secretarial Department

April 28, 2026

National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex
Bandra (E), Mumbai – 400 051

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

SYMBOL - FEDFINA

SCRIP CODE: 544027

Sub.: Press Release - Financial and Operational Performance of the Company for the quarter and Financial Year ended March 31, 2026

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Press Release on the Financial and Operational Performance of the Company for the quarter and Financial Year ended March 31, 2026.

This intimation along with the Press Release is also being uploaded on the Company's website: <https://www.fedfina.com>.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,
For **Fedbank Financial Services Limited**

Parthasarathy Iyengar
Company Secretary & Compliance Officer
Mem. No.: A21472

Encl.: a/a

Fedbank Financial Services Limited delivers 40.3% PAT growth in Q4 FY26 to ₹101 Cr

Mumbai, 28th April, 2026: Fedbank Financial Services Limited, a leading retail focused NBFC specializing in Loan Against Property and Gold Loans, announces its financial results for the Fourth Quarter (Q4 FY26)

Financial Highlights

(₹ Cr)	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY 25	FY 26	YoY
Interest Income	495.5	526.8	582.1	10.5%	17.5%	1858.6	2101.6	13.1%
Interest Expenses	215.9	208.1	239.4	15.1%	10.9%	853.8	879.3	3.0%
Net Interest Income (Core)	279.6	318.8	342.7	7.5%	22.6%	1004.9	1222.3	21.6%
Net Gain on Direct Assignment	3.8	0.1	6.1	4128.7%	62.7%	65.9	7.4	-88.8%
Net Interest Income	283.4	318.9	348.8	9.4%	23.1%	1070.8	1229.7	14.8%
Other Income	38.3	28.9	29.2	1.2%	-23.7%	155.2	117.5	-24.3%
Net Total Income	321.7	347.8	378.0	8.7%	17.5%	1226.0	1347.3	9.9%
Operating Expenses	190.4	198.4	215.2	8.5%	13.0%	705.9	771.0	9.2%
Operating Profit	131.2	149.4	162.8	9.0%	24.0%	520.1	576.3	10.8%
Credit Cost	32.6	31.1	27.9	-10.4%	-14.3%	216.4	115.3	-46.7%
Profit Before tax	98.7	118.3	134.9	14.1%	36.7%	303.8	461.0	51.8%
Tax Expenses	27.0	30.4	34.4	13.1%	27.2%	78.6	117.4	49.4%
Profit After Tax	71.7	87.9	100.5	14.4%	40.3%	225.2	343.6	52.6%
Shareholder's Fund	2547.4	2806.4	2926.1	4.3%	14.9%	2547.4	2926.1	14.9%
Book Value Per Share (₹)	68.3	75.0	78.2	4.2%	14.4%	68.3	78.2	14.4%

- Net Interest income is up 23.1% YoY to ₹348.8 Cr in Q4 FY26.
- Operating Profit is up 24.0% YoY to ₹162.80 Cr in Q4 FY26.
- Profit After Tax is up 40.3% YoY to ₹100.52 Cr in Q4 FY26.

(₹ Cr)	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY 25	FY 26	YoY
Asset Under Management	15,812	17,500	20,153	15.2%	27.5%	15,812	20,153	27.5%
Disbursements	5,578	8,606	11,665	35.5%	109.1%	18,788	31,410	67.2%

Numbers/Percentages have been rounded-off

- AUM increased by 27.5% YoY to ₹20,153 Cr in Q4 FY26.
- Disbursements for Q4 FY26 came in at ₹ 11,665 Cr, growth of 109.1% YoY.

Key Financial Ratios

Ratios	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY 25	FY 26	YoY
Cost to Income	59.2%	57.0%	56.9%	-10 bps	-226 bps	57.6%	57.2%	-35 bps
Return on Average Assets	2.2%	2.5%	2.6%	4 bps	35 bps	1.8%	2.4%	63 bps
Return on Average Equity	11.4%	12.7%	14.0%	128 bps	259 bps	9.4%	12.6%	323 bps
Gross NPA	2.0%	2.1%	1.9%	-18 bps	-14 bps	2.0%	1.9%	-14 bps
Net NPA	1.2%	1.4%	1.3%	-13 bps	5 bps	1.2%	1.3%	5 bps
CRAR	21.9%	20.5%	22.4%	193 bps	50 bps	21.9%	22.4%	50 bps

- QoQ Gross Stage III and Net Stage III is down by 18bps and 13 bps to 1.9% and 1.3% respectively.
- Our credit cost for Q4 stands at 0.7%.

Key Operational Information

Operational Information	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY 25	FY 26	YoY
Branches	694	730	757	3.7%	9.1%	694	757	9.1%
Employees*	4,568	5,085	5,303	4.3%	16.1%	4,568	5,303	16.1%

*Excludes apprentices employed under NAPS scheme

- The company co-located 7 MSE LAP branches with Gold Loan branches during the quarter. We have launched 34 new Gold Loan branches this quarter.
- Branch count stood at 757, spread across 17 states and union territories.

About Fedbank Financial Services Limited:

Fedbank Financial Services Limited, also known as Fedfina, is a Mumbai-based, retail-focused non-banking finance company (NBFC). Fedfina, promoted by Federal Bank Limited, was established in 1995 and received its NBFC license in 2010. Fedfina is a leading retail focused NBFC specializing in Loan Against Property and Gold Loans. The company's operations are built on a collateralized lending model targeting the emerging self-employed customer segment. Fedfina maintains a significant presence across India, extending to 18 states and union territories. As of March 2026, it operates 757 branches. For further details and product portfolio, please visit www.fedfina.com

For details please contact: investor@fedfina.com

Disclaimer:

Certain statements in this document that are not historical facts are forward looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political, or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Fedbank Financial Services Ltd. will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances