Ref: SSFL/Stock Exchange/2026-27/043

July 23, 2026

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor,
Dalal Street,
Mumbai – 400001

Scrip Code: 542759 and 890221

To
National Stock Exchange of India Limited,
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051

Symbol: SPANDANA and SSFLPP

Dear Sir/Madam,

Sub: Press release on the financial and operational performance of the Company for the quarter ended June 30, 2026.

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

Please find enclosed herewith the press release on the financial and operational performance of the Company for the quarter ended June 30, 2026.

Kindly take the same on record.

Thanking you.

Yours sincerely,
For Spandana Sphoorty Financial Limited

VINAY PRAKASH TRIPATHI
Digitally signed by VINAY PRAKASH TRIPATHI
Date: 2026.07.23 17:33:08 +05'30'

Vinay Prakash Tripathi
Company Secretary

Encl: as above

Spandana Sphoorty Financial Limited
CIN - L65929TG2003PLC040648
Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,
TSIIC, Raidurg Panmaktha, Hyderabad – 500081, Telangana
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PRESS RELEASE

Spandana reports ₹12 Cr PAT. AUM grows 11% QoQ to ₹4,887 Cr. Q1FY27 disbursement at ₹1,371 Cr.

Mumbai, July 23, 2026: Spandana Sphoorty Financial Limited (NSE: SPANDANA, BSE: 542759) ("Spandana") announced its unaudited financial results for the quarter ended June 30th, 2026, today.

Mr. Venkatesh Krishnan, MD & CEO, while announcing the results stated, "*With the microfinance sector emerging from a challenging phase, Spandana is now on a growth trajectory, with all key indicators reflecting improvement. For the quarter ending 30 June 2026, Spandana reported PAT of ₹12 Cr, compared with ₹5 Cr in the previous quarter. Disbursement momentum remained strong, with ₹1,371 Cr disbursed during the quarter, of which approximately 61% loans were extended to new customers. AUM increased 11% QoQ to ₹4,887 Cr, from ₹4,420 Cr at the end of March 2026.*

Our efforts remain focused on strengthening sourcing and improving portfolio quality. This is reflected in X-bucket collection efficiency of 99.5% for June 2026 and a further improvement in PAR 30+ to 4.4%, from 4.7% at the end of March 2026. We continue to engage with 90+ DPD customers, resulting in recoveries of ₹51 Cr during the quarter. Total recoveries from this pool over the past 18 months stood at ₹325 Cr. Consolidated GNPA improved by 15 bps QoQ to 3.64%.

In the coming quarters, we will evaluate growing in markets where Spandana's share remains low, revive underperforming branches through dedicated task force, roll out our new LOS platform, and launch an individual loan offering. With liquidity of ₹1,316 Cr at the end of June 2026, CRAR of 33.8%, and net worth of ₹2,140 Cr, Spandana is well positioned for future growth."

Key performance metrics for Q1FY27:

1. AUM – ₹4,887 Cr (₹4,420 Cr – Mar'26, +11% QoQ growth)
2. Disbursement – ₹1,371 Cr as against ₹1,539 Cr disbursed in Q4FY26 & ₹280 Cr in Q1FY26.
3. Asset Quality
    a. GNPA (Consol) – 3.64% (31-Mar-2026 – 3.78%); NNPA – 0.68% (31-Mar-2026 – 0.73%)
    b. GNPA (Standalone)– 2.91% (31-Mar-2026 – 3.33%); NNPA – 0.56% (31-Mar-2026 – 0.64%)
    c. PCR – Provision Coverage Ratio has been maintained at ~81%
4. Collection Efficiency-
    a. Gross Collection Efficiency improved to 96.6% in Q1FY27 (95.3% in Q4FY26)
    b. Net collection efficiency improved to 95.9% in Q1FY27 (94.7% in Q4FY26)
5. Sufficient liquidity of ₹1,316 Cr at the end of June 2026
6. Borrowed ₹1,597 Cr during Q1FY27 vs. ₹1,272 Cr in Q4FY26
7. Financial Performance for Q1FY27 vs. Q4FY26 -
    a. Total Income: ₹303 Cr in Q1FY27, +9% QoQ growth
    b. Net Interest Income: ₹135 Cr in Q1FY27, + 39% QoQ growth
    c. Yield: 24.6%, improved by 182 bps QoQ from 22.81% in Q4FY26
    d. Marginal cost of borrowing: 11.3% in Q1FY27 as against 12.0% in Q4FY26
    e. Pre-Provision Operating Profit (PPOP): ₹40 Cr for Q1FY27 vs. ₹39 Cr reported in Q4FY26
    f. PAT of ₹12 Cr vs. ₹5 Cr reported in Q4FY26
8. Healthy Balance Sheet
    a. Net-worth of ₹2,140 Cr
    b. CRAR at 33.8% vs. 35.9% at the end of March-2026

About Spandana Sphoorty:

Spandana Sphoorty Financial Ltd. is a rural-focused non-banking financial company and a microfinance lender (NBFC-MFI) with a geographically diversified presence in India. The company offers income generating loans under the joint liability group (JLG) model, predominantly to women from low-income households in rural areas. Spandana was started as an NGO in 1998 in Guntur, which later converted to an NBFC in 2004. In 2015, it became an NBFC-MFI, licensed by the Reserve Bank of India.

Disclaimer

This press release is prepared for general information purposes only. The information contained herein is based on management information and estimates. It is only current as of its date, has not been independently verified and may be subject to change without notice. Spandana makes no representation or warranty, express or implied, as to, and do not accept any responsibility or liability with respect to, the fairness and completeness of the content hereof. Each recipient will be solely responsible for its own investigation, assessment and analysis of the market and the market position of Spandana. Spandana does not provide any guarantee or assurance with respect to any distribution or the trading price of its Shares.

This press release contains forward-looking statements based on the currently held beliefs, opinions and assumptions of the Management. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of Spandana or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. Given these risks, uncertainties and other factors, including the impact of COVID-19 on us, our borrowers and the Indian economy, recipients of this press release are cautioned not to place undue reliance on these forward-looking statements. Spandana disclaims any obligation to update these forward-looking statements to reflect future events or developments or the impact of events which cannot currently be ascertained, such as COVID-19. In addition to statements which are forward looking by reason of context, the words 'may', 'will', 'should', 'expects', 'plans', 'intends', 'anticipates', 'believes', 'estimates', 'predicts', 'potential' or 'continue' and similar expressions identify forward-looking statements.

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