



JSFB/SEC/2026-27/13

29th April 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 and year ended 31st March 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 R. N
Company Secretary and Compliance Officer

JAMA KARO, JANA KARO.

Registered Office:
Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B,
Off Domlur, Koramangla Inner Ring Road, Next to
Embassy Golf Links, Challaghatta, Bengaluru -560071.
CIN: L65923KA2006PLC040028

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Toll-free No. : 1800 2080

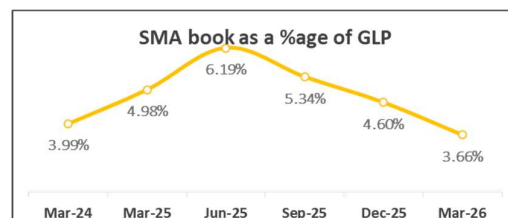
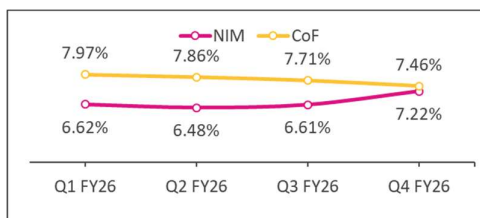
Jana Small Finance Bank Q4 and FY26 Earnings update

**PAT at Rs 140 Crs for Q4 with improving GNPA 2.33% and NNPA 0.87%.
GLP growth of 23% y-o-y & Deposits growth of 23% y-o-y and 6% q-o-q
Highest Disbursement ever in Q4 of Rs 7894 Crs.
Secured up 28% y-o-y (9% q-o-q) with Secured book share now at 73%
Unsecured up 9% y-o-y (10% q-o-q); ~77% of book covered under Guarantee programs**

Bengaluru, April 29th, 2026: The Board of Directors of **Jana Small Finance Bank Limited** at its meeting held today, approved the audited financial results for the quarter and financial year ended 31st March, 2026.

Key Highlights for Q4 and FY26 performance:

- **Highest ever disbursement** of Rs 7,894 Crs recorded in Q4 FY26; growth of 16% over Q3 FY26
- **Asset GLP** stands at ₹36,289 crores, growing by 23% y-o-y (9% q-o-q); 73% of GLP now Secured.
 - **Secured assets** grows by 28% y-o-y (9% q-o-q) and **Unsecured** grows by 9% y-o-y (10% q-o-q)
- **Total Deposits** stands at ₹35,784 crores
 - **Deposits** growth of 23% y-o-y (6% q-o-q)
 - **CASA** grows by 23% y-o-y (-5% q-o-q); **TD** growth of 23% y-o-y (9% q-o-q)
 - **Credit to Deposit ratio** stands at 94.5%
- **Capital Adequacy ratio at 19.4%** with Tier-1 CRAR of 17.5%
- **GNPA** ratio is 2.3% and **NNPA** ratio is 0.9% with **PCR** at 76.0% (including technical write-off)
- **PAT of ₹140 crores** for Q4 FY26.
- Overall SMA as on 31st March 2026 (3.66%) is lower than as on 31st March 2024 (3.99%) when the MFI flows began.
- Slippages for Q4 FY26 is lower by 24% vs Q3 FY26
- Credit cost % reduced from 0.79% in Q3 FY26 to 0.47% for Q4 FY26
- Q4 FY26 NIM improved to 7.22% from 6.61% in Q3
- Cost of Funds for Q4 is at 7.46% vs 7.71% in Q3



Commenting on the performance, **Mr. Ajay Kanwal, MD and CEO, Jana Small Finance Bank** said “ Q4 FY26 has been a strong and encouraging quarter for the Bank, reflecting the resilience of our business model and the disciplined execution of our strategy. We have delivered both on quantity and quality and see it sustaining into next FY.

As we move into the new financial year, we remain cautiously optimistic. While the macroeconomic environment continues to evolve, we are confident in our ability to sustain growth momentum while maintaining prudent risk management and strong governance standards.

We remain committed to sustaining the turnaround of Q4 into next FY”

Profit and Loss Statement:

Particulars (in ₹ Crore)	Q4 FY25	Q3 FY26	Q4 FY26	FY25	FY26
Interest Income	1,184	1,374	1,445	4,671	5,353
Interest Expense	602	709	709	2,317	2,760
Net Interest Income	581	664	736	2,355	2,593
Other Income	192	220	227	652	895
Bad debt recoveries	42	25	39	124	128
Operating Income	815	909	1,001	3,131	3,616
Operating Expenses	538	633	666	1,943	2,449
Operating Margin	277	276	335	1,188	1,166
Provisions and Contingencies	158	266	195	714	839
Profit Before Tax	120	10	140	474	326
Taxes	(4)	-	-	(28)	-
Profit After Tax	123	10	140	501	326

Balance Sheet:

Particulars (in ₹ Crore)	As at 31 st March 2025	As at 31 st December 2025	As at 31 st March 2026
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	4,013	4,220	4,367
Deposits	29,120	33,733	35,784
Borrowings	3,867	3,751	5,497
Other liabilities and provisions	1,362	1,517	1,695
TOTAL	38,467	43,327	47,448
ASSETS			
Cash and balances with RBI	2,816	1,646	2,492
Balances with banks	1,643	93	66
Investments	5,945	9,026	9,812
Advances	27,155	31,496	33,828
Fixed assets	153	189	199
Other assets	754	877	1,051
TOTAL	38,467	43,327	47,448

Key Ratios:

Particulars	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	FY26
CASA to Total Deposit (%)	17.8%	18.3%	20.0%	17.9%	17.9%
Net Interest Margin	6.6%	6.5%	6.6%	7.2%	6.7%
Cost to Income Ratio	65.4%	67.8%	69.6%	66.6%	67.8%
Return on Average Assets	1.1%	0.7%	0.1%	1.3%	0.8%
Return on Average Equity	9.8%	6.9%	0.9%	12.8%	7.6%
Capital Adequacy Ratio (CAR) ¹	20.5%	20.7%	20.0%	19.4%	19.4%
Gross NPA (%) ²	2.8%	2.8%	2.5%	2.3%	2.3%
Net NPA (%) ²	0.9%	0.9%	0.9%	0.9%	0.9%

¹ Quarterly CAR includes interim period profits

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

About Jana Small Finance Bank

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 822 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 31st March 2026 unless specified otherwise



February 2026 - Jana Small Finance Bank has been conferred the Best Small Finance Bank award at the 30th edition of the Business Today Banking & Economy Summit & Best Banks Awards, held on Saturday, February 28 at the National Stock Exchange, BKC, Mumbai. The recognition is based on a detailed quantitative study conducted by Business Today in partnership with KPMG.

For more details, please visit - <https://www.janabank.com/>

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