JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

JSFB/SEC/2026-27/58

15th July, 2026

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001,
Maharashtra
BSE Scrip Codes: 544118, 953148, 977229

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

Dear Sir/ Madam,

Subject: Outcome of the Board Meeting

Ref: Regulations 30, 33, 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our letter dated 1st July, 2026, the Board of Directors of the Bank met today i.e., 15th July 2026 and inter-alia approved the Un-audited financial results of the Bank for the quarter ended 30th June 2026.

The Board Meeting commenced at 12:00 noon. and concluded at 03.30 p.m. Copies of the audited financial results along with limited review report is enclosed.

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
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Date: 2026.07.15 15:31:30 +05'30'

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 No. L65923KA2006PLC040028

T +91 80 4602 0100
E info@janabank.com
W www.janabank.com

In accordance with the requirement of regulation 52(4), we hereby submit the following information for the quarter ended 30th June 2026:

SL No	As per Regulation 52(4)	Descriptions	30.06.2026
1	a	Debt-Equity Ratio	0.99
2	b	Debt service coverage ratio	NA
3	c	Interest service coverage ratio	NA
4	d	Outstanding redeemable preference shares (quantity and value)	The Bank has not issued any Redeemable Preference Shares.
5	e	Capital redemption reserve/debenture redemption reserve;	i. ₹ 0.01 crores (less than ₹.1 lakh) ii. As per Section 71(4) of the Companies Act, 2013 read with Rule 18(7) of the Companies (Share Capital and Debentures), Rules, 2014 requirement of creating Debenture Redemption Reserve is not applicable to the Banking Company.
6	f	Net worth	₹ 4,463.49 crores
7	g	Net profit after tax;	₹ 155.23 crores
8	h	Earnings per share:	Basic ₹ 14.74 Diluted ₹ 14.69
9	i	Current ratio	NA
10	j	Long term debt to working capital	NA
11	k	Bad debts to Account receivable ratio	NA
12	l	Current liability ratio	NA
13	m	Total debts to Total assets	9.95%
14	n	Debtors turnover	NA
15	o	Inventory turnover;	NA
16	p	Operating margin (%);	19.13%
17	q	Net profit margin (%);	8.91%
18		Sector specific equivalent ratios, [as applicable.]	
		Capital Adequacy Ratio (%) (as per Basel-II)	20.18%
		NPA Ratios	
		a) Gross NPA	2.39%
		b) Net NPA	0.91%
		Return on Assets (Annualized)	1.35%

Pursuant to Regulation 32(2), the proceeds from the issue have been fully utilized for the purposes for which they were raised. Accordingly, reporting under this regulation is not applicable.

Pursuant to Regulation 52(6), non-convertible redeemable preference shares are not applicable, as Bank has not issued any non-convertible Redeemable Preference Shares.

Pursuant to Regulation 52(7) and 52(7A), the proceeds of non-convertible securities were utilised for the purpose for which these proceeds were raised and there were no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

The disclosure under Regulation 54 (2) and (3) are not applicable, as Bank has not issued any Secured Non-convertible Debt Securities.

S.R. Batliboi & Associates LLP
Chartered Accountants
12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India
Tel: +91 22 6819 8000

Batliboi & Purohit
Chartered Accountants
2nd Floor, National Insurance Building
204, D N Road
Fort
Mumbai - 400 001, India
Tel: +91 22 2207 7942

Independent Joint Auditor's Review Report on the Quarterly Unaudited Financial Results of Jana Small Finance Bank Limited Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
Jana Small Finance Bank Limited

1. We have reviewed the accompanying statement of unaudited financial results of Jana Small Finance Bank Limited (the "Bank") for the quarter ended June 30, 2026 (the "Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel II Capital Regulations which would be disclosed on the Bank's website and in respect of which a link has been provided in Note 7 to the Statement and have not been reviewed by us.

2. The Bank's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 –Interim Financial Reporting ('AS 25') prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Bank's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement

or that it has not been prepared in accordance with the relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning and other related matters.

For **S.R. Batliboi & Associates LLP**
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004

Sarvesh Vishwesh Warty
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DN: cn=Sarvesh Vishwesh Warty, c=IN, o=Personal
Date: 2026.07.15 14:31:47 +05'30'

per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 26121411BERPWF4081
Place of Signature: Bengaluru
Date: July 15, 2026

For Batliboi & Purohit
Chartered Accountants
ICAI Firm Registration Number: 101048W

JANAK A MEHTA
Digitally signed by JANAK A MEHTA
Date: 2026.07.15 14:23:52 +05'30'

per Janak Mehta
Partner
Membership Number: 116976
UDIN: 26116976OQMQME7877
Place of Signature: Mumbai
Date: July 15, 2026

JANA SMALL FINANCE BANK LIMITED CIN No: L65923KA2006PLC040028					
Registered Office : The Fairway Business Park #10/1,11/2,12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL, Challaghatta, Bengaluru 560071 **STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026**					
					(₹ in 000s)
Sr. No.	**Particulars**	**Quarter ended**			**Year ended**
		30.06.2026	**31.03.2026**	**30.06.2025**	**31.03.2026**
		Unaudited	**Audited** (Refer Note 10)	**Unaudited**	**Audited**
1	**Interest earned (a)+(b)+(c)+(d)**	**15,145,306**	**14,445,908**	**12,406,527**	**53,528,650**
	a) Interest/discount on advances/bills	13,792,736	13,084,818	11,093,281	48,039,138
	b) Income on investments	1,233,444	1,290,725	1,121,476	4,906,242
	c) Interest on balances with Reserve Bank of India and other inter bank funds	114,263	70,324	176,164	458,105
	d) Others	4,863	41	15,606	125,165
2	Other Income	2,269,144	2,656,033	2,659,903	10,218,991
3	**Total Income (1)+(2)**	**17,414,450**	**17,101,941**	**15,066,430**	**63,747,641**
4	Interest Expended	7,320,621	7,090,083	6,550,619	27,597,431
5	Operating Expenses (i)+(ii)	6,762,198	6,664,652	5,629,496	24,493,568
	i) Employee cost	4,148,631	3,840,231	3,509,952	14,602,167
	ii) Other operating expenses	2,613,567	2,824,421	2,119,544	9,891,401
6	**Total Expenditure (4)+(5)** (excluding Provision and Contingencies)	**14,082,819**	**13,754,735**	**12,180,115**	**52,090,999**
7	**Operating profit before provision and contingencies (3)-(6)**	**3,331,631**	**3,347,206**	**2,886,315**	**11,656,642**
8	Provisions (other than tax) and contingencies	1,779,315	1,949,023	1,867,065	8,392,360
9	Exceptional items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7)-(8)-(9)**	**1,552,316**	**1,398,183**	**1,019,250**	**3,264,282**
11	Tax Expenses/(Credit)	-	-	-	-
12	**Net profit from Ordinary Activities after tax (10)-(11)**	**1,552,316**	**1,398,183**	**1,019,250**	**3,264,282**
13	Extraordinary items (net of tax expenses)	-	-	-	-
14	**Net profit for the period (12)-(13)**	**1,552,316**	**1,398,183**	**1,019,250**	**3,264,282**
15	Paid up Equity share capital (Face value of 10/- each)	1,053,410	1,053,246	1,051,767	1,053,246
16	Reserves excluding revaluation reserves				43,282,493
17	**Analytical ratio and other disclosure:**				
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio - Basel II (refer note 4)	20.18%	19.38%	19.97%	19.38%
	(iii) Earnings per share (face value of ₹10/- each) (before and after extraordinary items, net of tax expenses)				
	Basic EPS (₹) *	14.74	13.28	9.69	31.02
	Diluted EPS (₹) *	14.69	13.23	9.65	30.92
	(iv) NPA Ratios				
	(a) Gross NPAs	8,411,026	8,469,474	8,249,343	8,469,474
	(b) Net NPAs	3,142,621	3,125,440	2,627,351	3,125,440
	(c) % of Gross NPAs to Gross Advances	2.39%	2.46%	2.91%	2.46%
	(d) % of Net NPAs to Net Advances	0.91%	0.92%	0.94%	0.92%
	(v) Return on assets (annualized)	1.35%	1.26%	1.07%	0.79%
	(vi) Net worth#	44,634,915	42,155,009	39,748,573	42,155,009
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital redemption reserve/ Debenture redemption reserve	2	2	2	2
	(ix) Debt-equity ratio ^	0.99	1.24	1.01	1.24
	(x) Total debts to total assets^	9.95%	11.58%	10.73%	11.58%

* Figures for the quarter ended are not annualized

Net worth represents sum of capital, reserves & surplus and share warrant initial subscription money excluding employee stock option reserve and reduced by deferred tax asset and prepaid expenses

^ Total debts represents total borrowings of the Bank; equity represents capital, reserves & surplus and share warrant initial subscription money

Segment information in accordance with the Accounting Standard on Segment Reporting (AS 17) and RBI guidelines of the operating segment of the bank for the quarter ended June 30, 2026

(₹ in 000s)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited (Refer Note 10)	Unaudited	Audited
Segment Revenue:				
Treasury	3,872,730	3,792,124	4,056,738	15,061,373
Corporate/Wholesale Banking	995,503	1,008,974	866,204	3,896,797
Retail Banking	22,710,598	22,038,237	19,211,664	83,068,844
(i) Digital Banking Units	43,914	15,014	*11,219*	*49,363*
(ii) Other Retail Units	22,666,684	22,023,223	*19,200,445*	*83,019,481*
Other Banking operations	277,354	218,382	495,270	1,145,883
Unallocated	4,825	-	15,554	124,952
Total Revenue	**27,861,010**	**27,057,717**	**24,645,430**	**103,297,849**
Less: Inter Segment Revenue	(10,446,560)	(9,955,776)	(9,579,000)	(39,550,208)
Income from Operations	**17,414,450**	**17,101,941**	**15,066,430**	**63,747,641**
Segment Results (net of provisions)				
Treasury	516,517	330,228	742,625	1,589,766
Corporate/Wholesale Banking	53,471	93,972	24,166	183,085
Retail Banking	700,149	755,601	(273,918)	220,595
(i) Digital Banking Units	22,472	6,680	*3,725*	*17,239*
(ii) Other Retail Units	677,677	748,921	*(277,643)*	*203,356*
Other Banking operations	277,354	218,382	510,823	1,145,884
Unallocated	4,825	-	15,554	124,952
Profit before tax	**1,552,316**	**1,398,183**	**1,019,250**	**3,264,282**
Segment Assets				
Treasury	110,545,187	125,025,488	106,098,058	125,025,488
Corporate/Wholesale Banking	43,416,937	44,308,400	35,604,040	44,308,400
Retail Banking	309,596,005	300,711,850	247,544,441	300,711,850
(i) Digital Banking Units	*241,562*	215,944	*156,228*	*215,944*
(ii) Other Retail Units	*309,354,443*	300,495,906	*247,388,213*	*300,495,906*
Other Banking operations	190,130	104,954	386,001	104,954
Unallocated	4,372,191	4,326,577	4,038,665	4,326,577
Total	**468,120,450**	**474,477,269**	**393,671,205**	**474,477,269**
Segment Liabilities (a)				
Treasury	48,612,607	56,615,381	43,616,866	56,615,381
Corporate/Wholesale Banking	173,175	176,744	141,754	176,744
Retail banking	371,740,848	372,481,433	307,204,988	372,481,433
(i) Digital Banking Units	*122,519*	111,253	*82,566*	*111,253*
(ii) Other Retail Units	*371,618,329*	372,370,180	*307,122,422*	*372,370,180*
Other banking operations	29,563	44,076	30,975	44,076
Unallocated	245,257	457,564	361,112	457,564
Total	**420,801,450**	**429,775,198**	**351,355,695**	**429,775,198**
Capital employed (b)	**47,319,000**	**44,702,071**	**42,315,510**	**44,702,071**
Total (a + b)	**468,120,450**	**474,477,269**	**393,671,205**	**474,477,269**

Segment Notes:

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI. Digital Banking Segment is reported as a sub-segment of Retail Banking Segment related to Digital Banking Units of the Bank in India.

a) Treasury

The treasury segment primarily consists of entire investment portfolio of the Bank.

b) Retail Banking

The retail banking segment serves retail customers through a branch network. Exposures are classified under retail banking taking into account the status of the borrower (orientation criterion), the nature of product, granularity of the exposure and the quantum thereof. Revenues of the retail banking segment are primarily derived from interest and fees earned on retail loans, interest on deposits placed as collateral with banks and financial institutions. Expenses of this segment primarily comprise interest expense on borrowings, deposits, infrastructure and premises expenses for operating the branch network, personnel costs and other direct overheads.

c) Wholesale Banking

Wholesale Banking includes all advances to companies and statutory bodies, which are not included under Retail Banking.

d) Other Banking Operation

Other Banking includes other items not attributable to any particular business segment.

e) Unallocated

All items which are reckoned at an enterprise level are classified under unallocated. This includes capital, reserves & surplus and share warrant initial subscription money and other unallowable assets, liabilities and revenue not identifiable to particular segment such as deferred tax, tax assets, interest on tax refunds etc.

Notes:

1 The above financial results for the quarter ended June 30, 2026, have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Bank have considered and approved the same at its meeting held on July 15, 2026. The above financial results for the quarter ended June 30, 2026, have been subjected to limited review by the joint statutory auditors, S.R. Batliboi & Associates LLP, Chartered Accountants and Batliboi & Purohit, Chartered Accountants.

2 The Bank has applied its significant accounting policies in the preparation of these financial results for the quarter ended June 30, 2026 consistent with those followed in the annual financial statements for the year ended March 31, 2026.

3 These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended including relevant circulars issued by SEBI from time to time.

4 During the quarter ended June 30, 2026, the Bank has allotted 16,489 shares pursuant to exercise of stock options under Employee Stock Option Scheme. Further, during the quarter, the Bank had issued 88,43,000 share warrants to investors against which the Bank had received 25% of issue price i.e. ₹ 102.76 crores and 75% will be received on or before 18 months from the issue date if conversion option is exercised. Each warrant carries the right to subscribe to one fully paid up equity share of the Bank having a face value of ₹ 10 per share upon exercise. Issue of share warrants has resulted in increase of capital adequacy ratio by 43 basis points as on June 30, 2026.

5 Details of loans not in default and stressed loans (NPA and SMA accounts) acquired and transferred during the quarter ended June 30, 2026 as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, are given below:

a) Details of loans not in default acquired or transferred during the quarter ended June 30, 2026 are as below:

(i) The Bank has not acquired any loans not in default during the quarter ended June 30, 2026

(ii) The Bank has transferred loans not in default during the quarter ended June 30, 2026 as below:

Particulars	**Retail Segment**
Mode of Transfer	Assignment
Aggregate principal outstanding of loans (on the date of transfer) (₹ in crores)	284.65
Weighted average residual maturity (Years)	15.43
Weighted average holding period (Years)	1.96
Retention of beneficial economic interest	10%
Tangible security coverage (times)	1.57

b) The Bank has not acquired or transferred any Special Mention Account (SMA) during the quarter ended June 30, 2026.

c) Details of Non-Performing Assets transferred during quarter ended June 30, 2026.

Particulars	**To ARCs**
Number of accounts	44,265
Aggregate principal outstanding of loans transferred (on the date of transfer) (₹ in crores)	254.74
Weighted average residual tenor of the loans transferred (Years)	6.96
Net book value of the loans transferred (at the time of transfer) (₹ in crores)	152.16
Aggregate consideration (₹ in crores)	151.67
Additional consideration realized in respect of accounts transferred in earlier years	-

d) The Bank has not acquired any Non-performing Asset during the quarter ended June 30, 2026.

e) Details of ratings of Security Receipts (SRs) outstanding as on June 30, 2026 are given below:

(₹ in crores)

Rating	**Rating Agency**	**Recovery Rating**	**Gross value of outstanding SRs**
RR 1+	Infomerics	More than 150%	179.84
RR 1	Brickwork rating	100% to 150%	709.84
RR 1	Infomerics	100% to 150%	135.64
RR 1	ICRA	100% to 150%	29.34
RR 2	Infomerics	75% to 100%	52.90
RR 2	India ratings	75% to 100%	20.18
RR 2	CRISIL rating	75% to 100%	17.00
In process of getting rated			347.47
Total			**1,492.21**

f) The Bank has not entered into any co-lending transaction during the quarter.

6 Other income includes fees earned from customer services, income from the sale of priority sector lending certificates, profit on the sale of investments (net), Income from ARCs (net), commission income from non fund based banking activities, and recoveries from written off accounts, etc.

7 The Capital Adequacy Ratio ("CAR") is computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025 as amended and the CAR for the corresponding, previous period is computed on the basis of the applicable RBI guideline on the relevant reporting dates. Further, Pillar III disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel II Framework would be available on the Bank's website at the following link: https://www.jana.bank.in/regulatory-disclosures/. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors.

8 Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies), as on June 30, 2026.

9 The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on Project Finance is not applicable for the quarter ended June 30, 2026.

10 The comparative figures of the quarter ended March 31, 2026 included in these financial result are the balancing figures between audited figures in respect of the full financial year 2025-26 and published unaudited year to date figures upto December 31, 2025 which were subjected to limited review.

11 Previous period/year figures have been regrouped / reclassified, wherever necessary to conform with the current period presentation.

For and on behalf of the Board of Directors

AJAY CHAMANLAL KANWAL

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Ajay Kanwal

Bengaluru, July 15, 2026

Managing Director & Chief Executive Officer