FEDBANK
FINANCIAL SERVICES LIMITED

July 15, 2026

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

SYMBOL - FEDFINA

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

SCRIP CODE: 544027

Dear Sir/Madam

Sub.: Press Release - Financial and Operational Performance of the Company for the quarter ended June 30, 2026

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 ended June 30, 2026.

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

We request you to kindly take the same on record.

Thanking you,

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

PARTHASARATHY RAJAGOPAL IYENGAR
Digitally signed by PARTHASARATHY RAJAGOPAL IYENGAR
Date: 2026.07.15 12:03:38 +05'30'

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

Encl.: a/a

Fedbank Financial Services Limited delivers 13.8% PAT growth in Q1 FY27 to ₹114.4 Cr

Mumbai, 15th July, 2026: Fedbank Financial Services Limited, a leading retail focused NBFC specializing in Loan Against Property and Gold Loans, announces its financial results for the First Quarter (Q1 FY27)

Financial Highlights

(₹ Cr)	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY 25	FY 26	YoY
Interest Income	491.6	582.1	657.4	12.9%	33.7%	1858.6	2101.6	13.1%
Interest Expenses	218.0	239.4	272.7	13.9%	25.1%	853.8	879.3	3.0%
Net Interest Income (Core)	**273.6**	**342.7**	**384.8**	**12.3%**	**40.6%**	**1004.9**	**1222.3**	**21.6%**
Net Gain on Direct Assignment	-5.5	6.1	-12.9	-310.7%	135.8%	65.9	7.4	-88.8%
Net Interest Income	268.2	348.8	371.9	6.6%	38.7%	1070.8	1229.7	14.8%
Other Income	31.1	29.2	25.7	-12.1%	-17.5%	155.2	117.5	-24.3%
Net Total Income	**299.3**	**378.0**	**397.6**	**5.2%**	**32.8%**	**1226.0**	**1347.3**	**9.9%**
Operating Expenses	174.2	215.2	210.0	-2.4%	20.5%	705.9	771.0	9.2%
Operating Profit	**125.1**	**162.8**	**187.5**	**15.2%**	**49.9%**	**520.1**	**576.3**	**10.8%**
Credit Cost	24.7	27.9	34.1	22.1%	37.8%	216.4	115.3	-46.7%
Profit Before tax	**100.3**	**134.9**	**153.5**	**13.8%**	**52.9%**	**303.8**	**461.0**	**51.8%**
Tax Expenses	25.3	34.4	39.1	13.8%	54.3%	78.6	117.4	49.4%
Profit After Tax	**75.0**	**100.5**	**114.4**	**13.8%**	**52.5%**	**225.2**	**343.6**	**52.6%**
Shareholder's Fund	2634.4	2926.1	3002.8	2.6%	14.0%	2547.4	2926.1	14.9%
Book Value Per Share (₹)	70.6	78.2	80.1	2.4%	13.4%	68.3	78.2	14.4%

- Net Interest income is up 38.7% YoY to ₹371.9 Cr in Q1 FY27.
- Operating Profit is up 49.9% YoY to ₹187.5 Cr in Q1 FY27.
- Profit After Tax is up 52.5% YoY to ₹114.4 Cr in Q1 FY27.

(₹ Cr)	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY 25	FY 26	YoY
Asset Under Management	15,697	20,153	21,136	4.9%	34.7%	15,812	20,153	27.5%
Disbursements	5,933	11,665	6,760	-42.1%	13.9%	18,788	31,410	67.2%

Numbers/Percentages have been rounded-off

- AUM increased by 34.7% YoY to 21,136 Cr in Q1 FY27.
- Disbursements for Q1 FY27 came in at ₹ 6,760 Cr, growth of 13.9 % YoY.

Key Financial Ratios

Ratios	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY 25	FY 26	YoY
Cost to Income	58.2%	56.9%	52.8%	-411 bps	-538 bps	57.6%	57.2%	-35 bps
Return on Average Assets	2.3%	2.6%	2.6%	4 bps	34 bps	1.8%	2.4%	63 bps
Return on Average Equity	11.6%	14.0%	15.4%	140 bps	385 bps	9.4%	12.6%	323 bps
Gross NPA	2.0%	1.9%	1.6%	-32 bps	-44 bps	2.0%	1.9%	-14 bps
Net NPA	1.2%	1.3%	1.0%	-31 bps	-28 bps	1.2%	1.3%	5 bps
CRAR	22.4%	22.4%	20.7%	-169 bps	-169 bps	21.9%	22.4%	48 bps

- QoQ Gross Stage III and Net Stage III is down by 32bps and 31 bps to 1.6% and 1.0% respectively.
- Our credit cost for Q1 stands at 0.8%.

Key Operational Information

Operational Information	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY 25	FY 26	YoY
Branches	668	757	757	0.0%	13.3%	694	757	9.1%
Employees*	4,797	5,303	5,376	1.4%	12.1%	4,568	5,303	16.1%

**Excludes apprentices employed under NAPS scheme*

- 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 17 states and union territories. As of June 2026, it operates 757 branches.
For further details and product portfolio, please visit www.fedfina.com

For details please contact: investor@fedfina.com

Disclaimer: